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ABSTRACT

These guidelines are designed to assist school districts in the development and implementation of new programs or in strengthening existing programs in consumer economics education at all levels. A variety of resources are included. The need for consumer economics education is discussed and a definition is provided. Goals are listed. Objectives, suggested learning activities, and resources are listed for the following six areas: factors affecting consumer behavior; basic principles of sound financial management; skills in buying and using goods and services; rights and responsibilities of consumers, business, and government; economic principles relating to the functioning marketplace; and sources of consumer information and assistance. A bibliography cites additional print and nonprint classroom materials which can be used to teach the listed objectives. Also included in the guidelines are guiding principles for consumer economics education, a suggested procedure for implementing consumer economics education, and sources of additional information. (Author/RM)

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CONSUMER ECONOMICS EDUCATION GUIDELINES

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FOREWORD

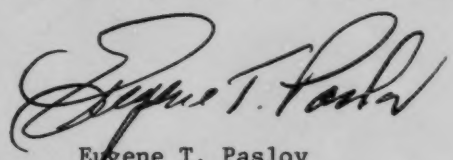
At its regular meeting on April 3, 1979, the State Board of Education approved the Consumer Economics Education Guidelines. I have enclosed a copy for your information.

These Guidelines are designed to assist local school districts in the development and implementation of new programs or in strengthening existing programs in consumer economics education. Included is a definition of consumer economics education and recommendations concerning appropriate procedures and resources to foster programs of high quality.

Only one copy is being mailed to each district due to a limitation of funds. Districts are encouraged to reproduce additional copies for a more extensive distribution to educators and others within their districts.

I have also enclosed a copy of the Student Financial Aid Educational Guidelines which were approved by the Board at its February 22, 1978 meeting. Reference is made to this document in the Additional Resources section of the Consumer Economics Education Guidelines. You should address any questions in regard to the Financial Aid Educational Guidelines to Dr. Lee Peterson, Department of Education Financial Assistance Section, Box 30008, Lansing, Michigan 48909.

Please address any questions in regard to the Consumer Economics Education Guidelines to Dr. John Chapman, Social Studies Specialist, Michigan Department of Education, Post Office Box 30008, Lansing, Michigan 48909.



Eugene T. Paslov
Interim Superintendent
of Public Instruction

August, 1979

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INTRODUCTION

The accompanying guidelines are presented in accordance with Section 1168 of Public Act 451 of 1976 which state that:

> The state department of education shall develop and make available to districts a recommended curriculum guide including recommended materials for use in schools for teaching consumer economics as a separate course or as parts of other courses.

Included in this document is a needs statement, definitions and scope of consumer economics education, statement of goals, guiding principles, suggested procedures for implementation of a district program, the location of resources for help in implementing a program, suggested classroom resources, student performance objectives and suggested learning activities.

The objectives listed are considered terminal by the writers. This means that they describe only those basic performances which are to be mastered by the completion of formal education. The learning activities and resources suggested are meant only as guides for ideas of how the instructional process may be managed. The intent is not to imply that these activities or resources are "the best and only way" to achieve the objectives.

The intent of these guidelines is not to mandate programs in consumer economics education, but rather to assist local school personnel in placing consumer economics education in perspective as an integral part of the elementary through adult curriculum.

NEED FOR AND DEFINITION

OF CONSUMER ECONOMICS EDUCATION

Consumer education with its enriching principles of economics can become one of the most useful and needed programs in the school's entire curriculum. The process of making consumer decisions is part of the daily life of every individual regardless of age, sex, race, social status or income level. We are all consumers.

Faced with rapid technological change in the marketplace, the education of consumers should no longer be left to chance. Products and services are too numerous and frequently too difficult to evaluate. Our economy is too complex, the pressures of consumer decision-making are too great to be learned without assistance and direction from the schools.

Current data indicates the need for practical and progressive consumer economics education for all ages:

-- a large percentage of United States citizens lack the basic skills involved in managing their consumer affairs
-- consumer legislative activity has increased significantly at both state and federal levels
-- business and consumers have major misconceptions about each other
-- consumer eating patterns and lack of nutritional information represent a critical public health concern

All citizens need to know the basic principles of the U.S. economic system; they should be aware of the interrelated roles of consumers, business and government in influencing the economic system. In addition, choices made by citizens involve not only economic considerations but also decisions of political, environmental and social concerns as well. With increasing energy shortages and pollution problems, citizens must analyze their values, career goals, lifestyles, and consumption patterns. Hard questions must be answered about the quality of life and the individual and collective use of limited resources.

Consumer economics education does not dictate a particular system, doctrine, or choice; it seeks to build awareness of alternatives in terms of individual and societal values, and to provide some skills necessary to function as responsible citizens in today's world.

Representatives of education, business, government and consumer groups agree that consumer economics education should be available to all students in Michigan schools. Section 1168 of Public Act 451 of 1976 states that the Michigan Department of Education shall develop a curriculum guide in consumer economics and make it available to local school districts.

To fulfill this requirement, Dr. John Porter, State Superintendent of Public Instruction appointed a Consumer Economics Education Coordinating Committee. Dr. Porter challenged the Coordinating Committee to identify the interrelationships of consumer education and economics education, recognizing that educated citizens will ultimately help create an economic system that better serves the needs of both producers and consumers.

The Coordinating Committee adopted the following definition of consumer economics education.

Consumer economics education is the preparation of individuals in the skills, concepts, and understandings required for everyday living so they are equipped to make decisions resulting in efficient use of and satisfaction from their economic resources.

GOALS, OBJECTIVES, RESOURCES, AND SOURCES OF INFORMATION

The Coordinating Committee has identified a list of goals and objectives that illustrate the basic kinds of learnings that need to be included in a curriculum from early childhood through adult education. It is hoped that these guidelines will be of assistance to teachers in their efforts to develop programs in the area of consumer economics education.

The Committee has also suggested learning activities and teacher resources that could be used to assist students in the achievement of stated objectives. These activities and resources are examples which are currently being used in consumer economic education classrooms. The committee realizes that very few consumer economic education teaching materials are perfect; however, even imperfect teaching materials can be useful in the classroom if students and teachers supply additional information and continue to explore the issues. Each teacher should preview and evaluate selected resource materials prior to classroom use. Following is a list of questions a teacher should ask when evaluating the resources included here:

1. Does the information support desired student learning?
2. Is the information accurate, timely, up-to-date?
3. Is the information practical and related to real life problems?
4. Is the information balanced and objective?
5. Is the information suitable for the intended audience?
6. Is the media technically appealing, easy to hear and to see?
7. Does the resource stimulate further inquiry and critical thinking?
8. Is the cost reasonable compared to other similar resources?

A listing of the goals and related concepts follows.

CONSUMER BEHAVIOR

The student will analyze the factors affecting consumer behavior.

- Values
- Lifestyles
- Decision Making
- Advertising
- Career Choice

FINANCIAL MANAGEMENT

The student will apply basic principles of sound financial management.

- Budgeting
- Credit
- Recordkeeping
- Insurance
- Tax Forms
- Estate Planning
- Earnings
- Payroll Deductions
- Financial Institutions
- Savings and Investments
- Income Use
- Checking Accounts

GOODS AND SERVICES

The student will demonstrate a knowledge of and skill proficiency in buying and using goods and services.

- Buying Practices
- Food
- Housing
- Metrics

RIGHTS AND RESPONSIBILITIES

The student will analyze the interrelated rights and responsibilities of consumers, business and government.

- Consumer Laws
- Energy
- Health
- Small Claims Court
- Complaint Methods
- Environment
- Product Safety
- Contracts
- Current Issues
- Fraud & Deceptive Practices
- Warranties

ECONOMICS

The student will relate economic principles to the functions of the marketplace.

- U.S. Economic System
- World Economic Systems
- Government Regulation
- Government Role in the Economy
- Profits and Price
- Economic Problems
- Taxation

INFORMATION AND ASSISTANCE

The student will evaluate sources of consumer information and assistance.

- Agencies
- Services
- Information Sources

To assist in finding specific objectives, the following is a list of key concepts and the objective number which corresponds to that concept.

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I. The student will analyze factors affecting consumer behavior

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
1. Given a method of identifying personal values, the student will list values that are important to the individual as a consumer, producer, worker, and citizen.	1. Have students imagine that they are stranded on a desert island. There is nothing but sand. If they could have a choice of three articles or material goods, what would they choose? Now that their basic needs for life have been met, what would they desire to be washed onto shore if they had three wishes? In five minutes, have them make a list of consumer goods they would like right now if money were unlimited. From their list, decide five that are most important. Have them explain their choices. 2. Have students solve this problem: If your Uncle Harry sent you $50, how would you use it? Classify your choices as to needs and wants. Appraise in light of your values. 3. Have students listen to a young homemaker, a middle-aged or older homemaker, and two teenagers (boy and girl) speak on wants and needs as age and life styles change, and how these changes are reflected in their spending plans. 4. Students could dramatize or role-play a family council discussing values, goals, wants, and needs, bringing in each family member's ideas about establishing planned spending. 5. Have students bring pictures, advertisements, or other information about items they themselves wish to purchase. Place these wants in order of priority -- which would they buy first, second, and so on, if they could purchase only one at a time. What values influenced them to choose number 1?	Meet Margie - film Meeting Yourself Halfway - book Money Tree - film Put Your Money Where Your Goals Are - film Simulations in the Consumer Economics Classroom - teaching module Values Clarification - book

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
(Obj. #1 Cont.)	6. Display pictures from magazines on a bulletin board under captions "Needs," "Conveniences," "Luxuries." Have students compare their own needs and wants to those illustrated and explain why they may differ.	
2. Following a discussion of possible careers, the student will explain the relationship of career choice, income, purchasing power, and lifestyle.	1. Have each student research one field or occupation for training procedures, educational requirements, and training costs. Then have each student analyze the job opportunities that might be available in the field when they complete training. What wage might they expect to earn in the future? What are the requirements of such a job? 2. Have students debate whether a family's standard of living is determined chiefly by its income, its values, or its goals. 3. After making a survey, the students could compile a list of jobs in the community and analyze these job opportunities by dividing them into the following categories: unskilled, skilled, and professional. What is the difference in average income for each level? Difference in education required at each level? Is there a difference in community expectations of each level? 4. Students could analyze a case study of a person and bring out in class discussion how this person's vocational choice may have affected the individual, the individual's family, the community, and society.	America's Changing Lifestyles - multi media kit Careers in Consumer Affairs - multi media kit Lifestyle - game Living Poor with Style - book Money and Lifestyle - multi media kit Toward a Quality of Living - multi media kit

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
3. Given a consumer economic situation in which a decision must be made, the student will: a) identify various steps in reaching a decision. b) identify the problem, collect information, identify and analyze possible solutions, and select and justify the decision.	1. Have students divide into groups and give each group a situation in which the decision-making process can be applied, such as: -- purchasing a home -- purchasing clothing -- purchasing a car -- planning for education or training (future needs) Analyze the process used in arriving at the decision. 2. Using a situation in which the student must choose between two desirable expenditures when only one is possible, ask the student to discuss the situation until all the steps in the decision-making process have been clearly outlined. 3. Have students, individually or in pairs, select an item they plan to purchase in the near future. Proceed through steps in decision-making process.	Decision Making - multi media kit Decisions - game Decisions, Decisions - multi media kit Family Decisions - game
4. Given a consumer situation requiring a decision, the student will analyze how the following factors could influence the decision. a) personal needs, values and goals b) societal values c) status and peer pressure d) consumer information d) advertising f) price g) marketing practices h) family influence	1. Collect and display on a flannel board news articles and columns from a society page which illustrate types of social pressures that affect individuals and families. Have the students divide into groups to study the effect of technological changes, ecological factors, and status attainment on consumer decisions. 2. Invite a panel of speakers representing different stages of the family life cycle to discuss factors that influence their decisons in spending money.	American Consumer: Issues and Decisions - book Consumer Power and Social Change - multi media kit Economics for Consumers - book Put Your Money Where Your Goals Are - film Why Do You Buy? - film

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
(Obj. #4 Cont.)	3. Divide the class into small groups, with each group member listing five purchases that members of his/her family have made recently. Analyze these purchases and classify them under these types of motivations: a) physical well-being (appetite, comfort and rest, exercise and self-preservation) b) creativity c) recognition d) knowledge e) beauty and fashion f) recreation g) financial gain h) convenience/efficiency i) saving	
5. Given several types of advertising, the student will evaluate the possible societal, political, and economic effects of advertising on society.	1. Display various advertisements from catalogues, leaflets, magazines, and newspapers. Listen to tape recordings of radio and television commercials. Have students analyze the kinds of appeals found in each. Does the ad appeal to a specific audience? Who is the advertiser trying to reach? How do ads in different types of magazines differ in their appeal and in the audience they are trying to reach? Have them determine what "information" is being conveyed, and how the presentation of the information affects their feeling about the value of the product.	Consumer Power: Advertising - Film Advertising and Comparison Shopping- multi media kit Advertising: Information, Persuasion or Deception - film Analyzing Advertising - film Six Billion Dollar Sell - film

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
(Obj. #5 Cont.)	2. In small groups, or as a whole class, have students look at five advertisements to evaluate them for the type of appeal and their reliability. 3. Display promotion ideas commonly found in local stores, such as: a) premiums b) trading stamps c) lotteries d) prizes e) coupons Conduct a survey of the class and determine the number who participate in these promotions. List the advantages of these to the consumer and business. Discuss what the disadvantages are. 4. Assign students to observe and note the types of things advertised on TV at different times of the day and the types of commercials which accompany certain shows (E.G., cereals with children's programs.) Discuss which advertising techniques are most frequently used, which advertisements are realistic, and which ones are most fantastic. Discuss whether children can distinguish between advertising characters and cartoon characters. 5. Divide students into two groups. Each group is to develop a checklist for evaluating ads. One group will develop a checklist for evaluating an ad from the consumer's point of view and the other from the seller's point of view. How do the checklists differ? Can the consumer's and seller's needs be reconciled? Then use the checklist to evaluate several ads, rewriting the poorer ones to improve them.	

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
(Obj. #5 Cont.)	6. Discuss with students some of the specific abuses of advertising. Find examples. Have students look at the ads and mark informative facts in red. Attention-getting devices and trade puffs should be marked in another color. Discuss results and place ads on bulletin board. 7. Have students discuss: Is the quality of advertising changing? How does advertising benefit the seller, the consumer, and the economy? What are some disadvantages of advertising? What are the potential economic benefits of advertising?	

II. The student will apply basic principles of sound financial management

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
6. Given the necessary information, the student will: a) complete federal and state income tax forms b) list sources of assistance for preparing income tax forms	1. Using a current income tax booklet, have students examine methods of figuring income tax. Discuss various deductions allowed. Develop a system for keeping track of possible income tax deductions. Review and complete tax forms in class. 2. Visit a commercial tax assistance service to obtain literature describing the costs of such services. Then review a current magazine article (usually in consumer magazines about January) which analyzes the costs of different types of preparers, such as IRS, accountants, attorneys, and commercial preparers as well as their rate of accuracy. Which type of preparer would be best in given case studies? 3. Students could dramatize or role-play a meeting between a representative of the Internal Revenue Service and a taxpayer. The taxpayer is being audited. What information should be brought for the audit and what kinds of information should the taxpayer volunteer? What can the taxpayer do if not satisfied with the decision of the IRS representative?	"Teaching taxes Program" - multi media kit Your Federal Income Tax - pamphlet
7. Given hourly wage and hours worked, overtime, and a set of payroll deduction formulas, the student will compute his/her weekly take-home pay.	1. Have each student analyze a fictitious paycheck, explaining gross pay and take-home pay. Questions for discussion: a) What are payroll deductions? b) Why is take-home pay always less than gross pay? c) What are fringe benefits? d) What are voluntary deductions? Involuntary deductions?	Paycheck Puzzle - multi media kit Payroll Deductions - learning activity package

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
8. Given a list of typical payroll deductions and fringe benefits, the student will describe the purposes and/or costs of each. Examples could include health, dental, life insurance, retirement plans, savings plans, social security, income taxes, workers compensation, and unemployment insurance.	1. Invite a Certified Public Accountant to explain standard deductions for all employees and give reasons for them. 2. Use a wage deduction chart from the Internal Revenue Service to explain withholding taxes. 3. Invite an employer to explain voluntary deductions and fringe benefits and their costs to the employee. Who pays for workers compensation and unemployment insurance? At what rate do employers have to pay? What are potential advantages and disadvantages of fringe benefits? How do fringe benefits affect business decisions? What are some of the effects of fringe benefits on society? 4. Ask a social security representative to discuss: a) Costs b) Benefits to minor dependents c) Obtaining cards d) Procedure for checking personal accounts with Social Security Administration 5. Discuss with students: Although retirement is a long time away, should a retirement pension plan be an important part of employee compensation? Are employers required to have pension plans under the new pension law? How many people in the U.S. receive pension benefits? What rights do workers have regarding their pensions? Discuss with students situations where there are people who have no pensions, or whose pensions were reduced or lost when the company they worked for went bankrupt?	

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
9. Using money management references, the student will list the purposes and possible benefits of budgeting. 10. Given a case study including the following information (single person or young couple with one small child, annual income appropriate to the community) the student will set financial goals and develop a record keeping system which reflects these goals.	1. Discuss such questions as: Why do we need to have a spending plan? What are the advantages and disadvantages of a spending plan? What are the steps in planning a budget? What are the differences and similarities between a family budget and a governmental budget? What does the government do when it is short of funds? Can individuals do the same? Why or why not? 2. Invite a financial counselor (from bank, credit union, social service agency, etc.) to speak about the problems of individuals who fail to establish plans for managing their money. 3. Have students look in textbooks and pamphlets to find a variety of forms and guides to be used in setting up a budget. Compare these forms. What are the items that need to be included in a budget? What are some guides that help an individual in setting up a budget? Have students devise a form that would meet their needs and goals. 4. Discuss the questions: "If five students were given the same allowance, would their budgets be the same?" Why, or why not? 5. Ask students to list the reasons why spending plans include records?	Put Your Money Where Your Goals Are - film Blueprint for Money Management - multi media kit Budgeting - film Budgeting - learning activity package Money Management - multi media kit Money Tree - film Money Talks - pamphlet Personal Finance: You and Your Money - multi media kit Reaching Your Financial Goals - pamphlet

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
(Obj. #10 Cont.)	6. Develop a list of student needs. Determine how much would have to be saved per week to satisfy these needs. 7. Discuss the topic, "Should a couple preparing for marriage plan family finances beforehand?" Discuss what items one can and cannot plan for and why. Have students prepare a budget for a couple in their first year of marriage. 8. Divide students into several groups to determine living costs of a newly married couple for one year. Costs should include: -- renting an apartment suitable for a couple -- buying adequate food for two people -- paying utility bills -- buying such incidentals as newspapers and magazines -- paying taxes -- buying adequate types of insurance coverage	

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
11. Using changes that may occur in family life, the student will indicate how each change may affect the use of income. a) a new baby b) student entering college c) prolonged illness of a family member d) lay-off of sole wage earner e) retirement of sole wage earner f) death of sole wage earner g) inheritance valued at $5,000	1. Have the students work in teams or small groups to investigate the characteristics of a family at one stage of the family life cycle: Family needs and wants Financial responsibilities Level of income Major expenditures at that stage 2. Have the students develop family financial plans which include consideration of financial security to meet the following needs: Insurance for major risks Savings and investment programs 3. Have the students compare the plans for the various stages of the life cycle in terms of the following: Financial responsibilities Level of income Insurance needs Types of saving Investment program 4. Have students in small groups discuss and report to class one of the following topics: a) What might be the influence on a family of more than one working member? b) Does the income of a job compensate for the added expense of clothing, convenience foods, transportation? c) How do family roles change in a single parent household? d) What might be the influence on a family of the loss of one or all wage earners?	Money Book - book

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
(Obj. #11 Cont.)	5. Have students analyze the steps in budgeting and determine the changes that might be required in a family budget if the following situations occurred: One of the children enters college Family income increases by one-third The family buys a second car The family moves to the suburbs An aged parent moves in with the family	
	6. Have students tape interviews with people in various stages of the family life cycle to learn their approaches to budgeting. Such persons might include a young married couple, a middle-aged couple with children, and a senior citizen.	
	7. Have class discuss the effect of various problems, such as divorce, on family finances.	Money Matters in Divorce - teaching module
12. Given the necessary forms, the student will exhibit the skills necessary to use a checking/draft account properly, including the following: a) open an account b) write checks/drafts correctly c) fill out deposit slips d) complete a check/draft register without error e) reconcile the check/draft book balance with the statement	1. Invite a bank officer to explain how the students can open checking accounts. Using role-playing, have a student open one and complete the necessary applications and signature cards.	Banking and Banking Services - multi media kit - Personal Checking Accounts - learning activity package
	2. Demonstrate the correct way to write a check. Use transparency to illustrate how the amount on a check can be changed and what can be done to prevent this. Demonstrate also different methods of endorsing checks.	
	3. Have students practice writing checks and keeping records and reconciling accounts in a simulated checkbook.	

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
(Obj. #12 Cont.)	4. Discuss with students the distinction between overdrawing a checking account due to carelessness or error and overdrawing with the intent to defraud. In Michigan, at what point does a bad check become a misdemeanor? A felony? 5. Ask a local banker to explain the new overdraft privileges available with many checking accounts. How do these loans work? 6. Have students survey checking account costs in their area. Is there such a thing as "free" checking? Is there a charge for the checks? Is a minimum balance required? Is there a statement charge? A charge per check? Are different checking account plans available? Are checking accounts now available at financial institutions other than banks?	
13. Given the three basic types of financial institutions, banks, credit unions, and savings and loan associations, the student will compare the following for each institution: a) kinds of accounts b) interest rates c) services available d) cost of services e) account insurance The student will cite the sources used.	1. Visit a bank, savings and loan, or credit union. Have students find out the answers to the following: What interest rate is paid? How is it determined? On what amount is interest paid? How is the amount determined? What happens if savings are stolen? What is done with the money in savings accounts? What different kinds of savings accounts are offered? Assign written reports on the answers to the above questions. Also, include solutions to the following: How much interest would you earn if you deposited $500 in an account and did not withdraw it for one year? If you deposited $15 a week, how much money would you have in one year?	Banking - multi media kit

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
(Obj. #13 Cont.)	2. Have students compile a fact sheet to compare or rank different savings plans on the basis of interest paid, services offered, and degree of risk involved. 3. Ask students to describe some of the uses of traveler's checks and money orders. Discuss their cost and the circumstances under which they are most helpful to the consumer. 4. Make a bulletin board showing examples of banking services. Discuss the implications of the check-less-cashless society including Electronic Funds Transfer and direct deposits.	
14. Given a credit situation, the student will: a) list factors to be considered by a lender when granting credit. b) list factors to be considered by the borrower in choosing a source of credit.	1. Examine a credit application with the class to see how it determines the 3 C's of the applicant. (Character, Capacity, Collateral) Have students discuss the questions: What personal factors influence the availability of credit? What economic conditions influence the availability of credit? What is the role of credit in the total economy? Have students analyze selected case studies to determine which factors families failed to consider before obtaining credit. Discuss the role of credit in family money management.	Consumer Credit - book

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
(Obj. #14 Cont.)	2. Visit the credit bureau or listen to a representative from the local credit bureau explain the procedures used to judge an individual's credit rating and the way businesses use this service. Ask how you might establish a good credit rating. Discuss such questions as: What is a credit bureau? Why is it needed? Who belongs to the bureau? What services does it provide? What are its purposes?	Money Book - Book
	3. Have students role-play applying for credit. Identify where the three C's of credit were used in determining whether or not credit would be granted. (Character, Capacity and Collateral)	Consumer Power: Credit. - Film
	4. Have the students view the film "The Money Tree" as a basis for discussion of problems resulting from unplanned spending and overuse of credit. Ask the following questions: What happened to Ann and Jerry? What really caused their problems? What was important to them? What things did they buy on credit? Which ones would you consider needs? Which ones would you consider only wants? Are some wants important? How could they have extended their resources? Were some resources available which they did not use? What did they really need to do? Who could have helped them? Could this really happen? Could it happen to you?	Consumer Credit - book Consumer Skills: Buying on Credit - film Credit - learning activity package

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
15. Given a situation involving the use of credit cards, the student will: a) fill out forms to obtain a credit card b) relate the advantages and disadvantages of owning credit cards c) determine the finance charge on the monthly unpaid balance d) explain how to report the loss of a credit card e) explain the individual's legal rights regarding credit cards under Fair Credit Reporting Act, Fair Credit Billing Act, and Truth in Lending Act f) explain how credit card usage affects the economic system	1. Ask students to relate experiences found in articles in newspapers or magazines on uses and abuses of credit cards. Discuss the consumer's rights and responsibilities in relation to credit card transactions. 2. Discuss such questions as: Do you know of anyone who has lost a credit card? If so, what happened? What should one do if he/she loses a credit card? 3. Have a speaker from a lending institution explain the different types of credit, how to obtain credit, and give some criteria for making a decision when seeking credit. Have students analyze different credit contracts. Discuss points for evaluating them.	Fair Credit Reporting Act - pamphlet What Truth in Lending Means to You - pamphlet Credit Cards - learning activity package Equal Credit Opportunity - pamphlet Fair Credit Billing - pamphlet Fair Credit Reporting - pamphlet

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
16. Given a major purchase of the student's choice the student will: a) identify the dollar amount of the purchase b) identify the truth-in-lending disclosure requirements c) list three actual sources of credit and the interest rates of each d) compare total cost of the purchase from each institution over different time lengths e) select a source of credit and give rationale for the selection	1. Ask each student to choose one of the articles listed below and contact a local dealer for the exact figures concerning how the article may be bought on the installment plan. Compute the rate charged. a) stereo b) transistor radio c) hair dryer d) skis e) surf board f) used car g) boat h) motor scooter i) bicycle j) lawn mower k) washer-dryer l) portable television m) tape recorder n) typewriter o) refrigerator p) dishwasher q) sewing machine r) Polaroid camera s) electric rollers 2. Have small groups work on a chart comparing operating policies, specialities, types of credit offered, and credit costs of different types of lending agencies. Students may investigate or visit business establishments, and gather information from resource people for classroom presentations. 3. Assign students to collect several installment credit contracts from stores and catalogs. Study the agreements and circle any parts they do not understand. Invite a credit manager to class for discussion. Identify truth-in-lending disclosures which enable them to shop for credit. Have students explain the promises they would make if they signed the credit contracts studied.	How To Shop for Credit - pamphlet Michigan Credit Buyer's Guide - pamphlet Your Credit Is Good - film Consumer Credit - book Credit: Using Other People's Money - teaching module

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
(Obj. #16 Cont.)	4. Invite a resource person to explain why credit costs vary. Discuss costs other than finance charges that might be included in a credit transaction (credit life or disability insurance, computer charges, etc.). Determine whether these costs are voluntary or involuntary in different situations and when they must be included in the annual percentage rate. 5. Define annual percentage rate. Show examples of contracts with this rate circled in red. Show students how annual percentage rate is figured. 6. Obtain cost figures about a specific loan from a number of different lending agencies and put findings on a transparency. Discuss: How did the size and length of payments affect the dollar cost? What is the advantage of a large down payment? What are possible disadvantages?	
17. Given a case study in which the consumer cannot meet credit obligations, the student will list the advantages and disadvantages of alternative actions. These alternatives can include: a) repossession b) credit consolidation c) bankruptcy d) credit counseling centers e) debt management companies f) garnishments g) wage assignment h) attachments	1. Have students investigate and report on debt management services: Who sponsors them? How do they function? What costs are involved? How can they be evaluated? What are some alternatives to debt pooling? Under what circumstances would debt adjustment be advisable? 2. Have students interview attorneys, credit department managers, and collection agents to determine what happens when an individual or family cannot meet its credit obligations. Have them find out what help is available in your community when a family is in financial crisis, and what the position of a minor is in relation to credit contracts.	What to do When You Can't Pay Your Bills - pamphlet Federal Wage Garnishment Law - pamphlet

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
(Obj. #17 Cont.)	3. Invite a collection agent to your class. When do agencies use repossession? What happens? What are garnishments? Wage assignments? Attachments? What are the limitations on these by law? When do they use these mechanisms? 4. Invite a lawyer to speak on bankruptcy; visit a bankruptcy court. Invite a creditor to discuss the effects of bankruptcy on the family and community.	Consumer Credit - book Money Book - book What to do When You Can't Pay Your Bills - pamphlet
18. In planning a total insurance program for a given family (including health, automobile, life, home owners/renters and other property insurance) the student will: a) identify the need, if any, for insurance b) distinguish between the various types of insurance policies c) prepare a total insurance plan, including type and amount of insurance suited to the family's needs d) discuss the factors to consider in selecting an insurance representative	1. Have students compose a humorous skit illustrating all the different misfortunes which may befall people daily. Have class discuss the concept of insurance and decide the type best for each risk. 2. Assign students to work in small groups to analyze the needs and resources and goals of the single person or couple described in a case study. Have them recommend suitable life, health, auto, and homeowners insurance policies for the case they were assigned. They should provide their reasons for recommendations in a report to the class. They could role play one of the couples, do a bulletin board or instant slide presentation, or use some other media to make the report interesting and relevant. 3. From newspaper and magazine clippings, have students make a scrapbook illustrating examples of economic losses due to fire, theft, flood, illness, accidents, and other occurrences.	Understanding Insurance - film strip Automobile Insurance - multi media kit Consumer's Guide to Insurance Buying - book Dealing with Life Insurance - game Educator's Guide to Teaching Auto and Home Insurance - pamphlet Insurance and the Consumer - multi media kit Insurance for the Home - multi media kit

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
(Obj. #18 Cont.)	4. As an individual project for students or as a small group have students prepare a chart showing the major features of the various forms of life, health, and auto insurance, and the premium rates for each. Discuss as a whole class the factors that influence rates, including age, state of health, occupation, location of home, type of car, etc.	The Consumers Union Report on Life Insurance: A Guide to Planning and Buying the Protection You Need - book
	5. Have students evaluate cost of hospitalization by examining hospital statements for a broken leg, having a baby, etc. Report on the provisions for medical insurance of various group plans that are provided by employers.	
	6. Invite an auto insurance agent or a representative of the Michigan Insurance Bureau to discuss auto insurance for teenagers. Include the importance of a good driving record and high risk autos. Discuss the following questions: What coverages are required under Michigan No Fault? How has No Fault affected insurance costs in Michigan?	Michigan No-Fault Auto Insurance - teaching module
	7. Have students take an inventory of the family home and/or their own possessions, and estimate the amount of investment in this property. Discuss the need for having property insurance whether one owns or rents one's home.	
	8. Have students list different risks around the home. After each, name the part of the homeowners policy which protects against this loss.	
	9. Discuss with students the concept of life insurance. How do you determine the value of human life? Does everyone "need" life insurance? Who would have a need for a large amount of life insurance?	Life Insurance: A Teacher's Guide - teaching module

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
19. Given state and federal laws regarding estate planning, the student will identify basic guidelines for developing a will based on Michigan probate laws.	1. Have a local attorney visit the class and discuss: Who do you think will get your property if you don't make a will? Would the state's plan for distributing your assets be satisfactory? What can a will do? 2. Invite an attorney or bank trust officer to talk to the class about estate planning and how a will is prepared. Ask the attorney or trust officer to: a) explain what probate is b) identify the two death taxes c) identify the size of estate that has a federal estate tax problem 3. Have students explore ways of transferring property without a will, such as joint ownership or contracts. Does joint property avoid probate? Taxes? Does life insurance avoid probate? Taxes? 4. Assign students to research the following three forms of trusts and compare the characteristics of each. a) testamentary trusts b) life insurance trusts c) living or voluntary trusts Discuss reasons why a person might establish a trust.	<u>You and Your will</u> - book

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
20. Given terms commonly associated with an individual's savings or investment plan (suggested list shown) the student will define the following terms: a) stocks b) real estate c) investment club d) risk e) liquidity f) mutual fund g) annuity plan h) interest i) equity j) pension fund k) insurance l) bonds m) yield n) cash flow	1. From the financial page of a newspaper, have students obtain the names of at least three of the following types of securities on which prices are quoted: a) securities listed on a national stock exchange b) securities listed on a local stock exchange c) mutual funds d) municipal bonds e) unlisted securities 2. Tour a stock exchange or visit a brokerage house. A representative should discuss stocks and bonds with the class. 3. Assign several students to investigate the financing of your public school system. Make a bulletin board report on the findings. 4. Have students individually or in small groups plan a savings or investment program that will produce a sufficient return over a two-year period to buy a major piece of furniture or some equally large purchase. Factors to be considered are: a) size of family b) income c) age of family members d) budget allowance for saving or investing e) type of saving or investing plan f) goals of the family	Money Book - book Saving and Investing - learning activity package Securities - film
21. Given the relationship between risk, return and personal needs, the student will analyze the appropriateness of common strategies.	1. Visit the savings department of a local bank, a local savings and loan association, and a credit union. Before the trip, compile a list of things to look for and questions to ask about the advantages and disadvantages of saving at each. Compare notes upon returning.	Saving and Investment - multi media kit

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
(Obj. #21 Cont.)	2. Have students make a chart showing the various places where they can save money, the rate of return, stability of value, safety of value, and the advantages and disadvantages of each of the different types of savings. Add any other factors you want them to learn concerning savings. As a group, discuss the chart after it has been completed and compare the distinguishing features of each type of savings.	
	3. Concentrating on risk, return and liquidity, have students compare the advantages and disadvantages of investing $5,000 in the following: a) a local savings and loan association b) a savings account in a local bank c) a municipal bond d) annuity e) life insurance f) U.S. Series E and H Bonds h) common or preferred stocks i) corporate bonds Discuss why large investments of money command a higher rate of interest than small amounts of money.	Information About Series E Savings Bonds - pamphlet
	4. Given case studies of a single person, a newly married couple, a married couple with 2 children, and/or retired couple, each of whom has $10,000 to invest, the student will design an investment plan which is appropriate for each case study.	

III. The student will apply skills in buying and using goods and services

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
22. Given the general areas of goods and services purchased by consumers (such as clothing, education, transportation, recreation and leisure, professional services, maintenance services, health services, funeral services, food, and housing), the student will identify the factors which influence the consumer purchases in each area. These factors might include: a) comparison shopping b) unit pricing c) seasonal purchase d) label information e) buyer satisfaction f) individual needs g) cost h) environmental impact i) energy/consumption j) health & safety	1. Have the students relate job requirements concerning appearance and appropriate dress to the range of choice in making decisions. 2. Have the students develop buying guides for such major home furnishing purchases: furniture, floor covering, and so forth. As a part of the activity students could: a) identify features which indicate quality of the product: design construction materials b) assess the value of the Federal Trade Commission guidelines for the furniture industry: accurate description of products deceptive trade names advertising c) visit three home furnishing outlets (including garage sales, second hand stores, auctions, etc.) quality of products price ranges descriptive labels services to consumers 3. Have students bring examples of various promotional devices to class and display on bulletin board for discussion. Divide into groups to inquire as to the value of these devices to the consumer: Trading stamps: Compare stores that do and don't give stamps. Compare the variety and quality of merchandise given in a stampbook with selection in retail stores. Contests and games Bring examples of contests and discuss what is done to make the consumer think he/she has a better chance of winning than he/she does. Read some of the recent articles on contests and prizes.	Comparison Shopping - learning activity package Consumer's World: It's Your Decision - multi media kit It's New, It's Neat, It's Obsolete - film

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
(Obj. #22 Cont.)	Displays and store arrangements Have committees visit supermarket and department stores to study floor arrangement, shelf arrangements, bargain prices, displays, and free samples. Talk to manager about marketing techniques used and report findings. Discuss packaging as a marketing technique. Ask if anyone has ever purchased an item because of the package. Were they pleased or deceived? What was it that stimulated them to buy? 4. Assign students to dramatize the following situations in order to explore what the buyer and seller or a service expect of each other. (Note to teacher: Further role play situations for selecting financial services and personal services may be developed if desired). The hiring of a person for household help, baby sitting, or yard care. (household help) The making of an agreement between a parent and an orthodontist to begin the process of having a child's teeth straightened. (professional services) Taking a television set into a shop to have it repaired and adjusted. (repair services) Discuss the role play situations and compile general guides one would consider in selecting services in each of the areas discussed. Include these points: - Cost of service, when and how it will be paid - Exactly what you will receive for your money - An understanding of the terms of any paper you sign - Hours the service is available - How complaints are handled and adjustments made - How to evaluate the reliability, competence, training licensing, and honesty of the service person - What the seller of the service expects from you, the buyer	Guide to Consumer Services: Consumers Union's Advice on Selected Financial and Professional Services - book Consumer Skills: Buying Services- film

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
(Obj. #22 Cont.)	5. Have students bring to class labels from clothing, food items, furniture, appliances, cosmetics, drugs, and medicines. Work in small groups, and have each group examine one type of label, such as clothing or foods. Compare the information given on the various labels. Report findings to the class, including answers to the following questions: What information is found on all the labels? What additional information tends to be found on labels? Which labels would be most helpful to consumers? Least helpful? Why? What information on the label would help the owner of the product in the use and/or care of the product? What information is required by law? Of what value is the information on the labels?	Labels on Food and Clothing - learning activity package
	6. Take students on a field trip to a car lot that has new and used cars. Find out what information you need to know as prospective buyers and ask the salesman to give a seller's interpretation of the buyer's responsibilities. Discuss.	Steering Clear of Lemons - film Wheels and Deals: Buying Cars and Motorcycles - multi media kit
	7. Assign students to investigate the possibilities of buying used furniture, appliances and clothing from Goodwill Industries or the Salvation Army. Make a report to the class.	Buying a Used Car: Or Kicking Tires Is Not Enough - film
	8. Invite speakers from the AMA, Blue Cross and a local HMO to explain the standards used to determine professional service fees, and ways to obtain the best medical care. How can consumers help to keep costs down? (American Medical Association and Health Medical Organization.)	See Consumer's Union publications
	9. Have students research those repair, professional, and financial services which require city or state licenses. Discuss reasons for requiring licenses. Which services do students believe should be licensed? Which not?	

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
(Obj. #22 Cont.)	10. Have students make cost, quality, and quantity comparisons. For example, evaluate different brands of mixed nuts, or in cooperation with homemaking students, compare pizzas from a grocery store (fresh or frozen) with those made at home and those purchased at a pizza parlor. Discuss methods of figuring the unit cost of each item.	
	11. Assign students to investigate the total cost of death. Have each student or group of students conduct research on one of the following topics and report back to class on the range of possible costs: grave liner, cemetery plot, grave opening, funeral, cremation, donation of body to medical school. After discussing possible costs, invite to the class a minister, a memorial society officer, or funeral director to share their experiences of the emotional pressures faced by the family of the deceased. Consider for whom is the funeral really designed? What function does it serve?	A Manual of Death Education and Simple Burial - book Funerals: The High Cost of Leaving - teaching module
	12. Invite the school counselor to help in developing a mini-unit on buying education. What is the difference in lifetime incomes between college and non-college graduates? Does college always guarantee a high income? What skilled or semi-skilled jobs offer a good income with less than four years training? How much does an education cost at an area university or community college? What programs are offered? How does one determine whether a school meets the needs of a particular individual? How can one evaluate the claims of vocational and correspondence schools?	The Price of Death: A Survey Method and Consumer for Funerals, Cemeteries, and Grave Markers - book Student Financial Aid Educational Guidelines - Document

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
23. Given a list of various types of housing, the student will analyze the factors to be considered before making housing decisions. The analysis will include a consideration of the: a) advantages and disadvantages of each b) legal responsibilities c) monthly costs in relation to income d) total lifetime cost of each	1. Have students list the most essential items of equipment and furnishings they would need to live in an unfurnished apartment. How would the cost of these items affect the total cost involved in renting an unfurnished apartment? 2. Go in small groups or as a class on a field trip to visit several apartments chosen on the basis of advertised descriptions. Ask a manager of one or more of the apartments to show the group a copy of the lease they would have to sign if they rented one of the apartments. Discuss these questions upon returning to class: How accurate were the descriptions in the newspapers? Were there any desirable features about the apartments that were not mentioned in the ad? Any undesirable features? What are the obligations of the tenant and the landlord? 3. Distribute copies of a standard rental agreement or lease to identify key items in the agreement. Have the students do the following: a) Check the elements of the agreement: Names of tenant and landlord Description of the unit to be rented Beginning and ending dates of lease Monthly rental Date rent is payable b) Examine conditions of the agreement: Restrictions placed on tenants Requirements of tenancy Responsibilities of the landlord c) Discuss the importance of the following: Drawing a line through blank spaces in the agreement Written agreements rather than verbal agreements	Buying - film Housing - multi media kit Housing - learning activity package Your Housing Dollar - pamphlet

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
(Obj. #23 Cont.)	d) Consider advantages and disadvantages of the following: Lease Verbal agreement Rental agreement (month to month) e) Explore avenues of recourse and assistance available to renters.	
	4. Divide the class into groups, each of which is to investigate the total monthly cost of a housing option such as renting an apartment, buying a home, a mobile home, a condominium or a cooperative. Summarize the results in chart form on a transparency. Include the following costs and emphasize to students that their figures be realistic: rent, mortgage payments (principal plus interest), management fees or lot rental, taxes, insurance, utilities-electricity and gas.	The Condominium Buyer's Handbook - pamphlet
	5. As a class, visit a mobile home dealer and tour mobile homes of different sizes. Find the costs involved in buying and living in a mobile home (mobile home park space rental unit, utilities, operating costs of vehicle to tow mobile home.) Report to class. (Note to Teacher: If there is no mobile home dealer in your town, ask if you may visit some of the mobile homes in a nearby mobile home park. Interview occupants and ask them to list advantages and disadvantages, and problems unique to this kind of housing.)	Plain Facts About Mobile Homes - pamphlet Buying a Mobile Home - pamphlet Selecting a Mobile Home site - pamphlet
	6. As a class, visit a cooperative, condominium, town house, or other alternative type of housing to become acquainted with innovations in housing. List desirability, character and appearance of the community and neighborhood, and other significant features. Discuss check sheet evaluations and written observations when you return to class. Compare rental properties with those for sale. List advantages and disadvantages of each.	

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
(Obj. #23 Cont.)	7. Have the students use the classified advertising sections of the local newspaper to select three ads for apartments for rent and three for houses. Then have them do the following: a) List items of information given in each advertisement and compare apartments and houses in relation to the following: Geographic Areas Range of rental and sale price Services and facilities b) Respond to the following questions: What judgment could be made from the advertisements about the neighborhood and community? What else should be considered? c) Choose one apartment and a comparable house to visit. Evaluate the two, using the criteria developed. Compare economic costs of renting and buying. Identify personal and social preferences related to owning or renting a home. 8. Have the students relate decisions regarding renting or buying to the life-styles and patterns of living of individuals and families. 9. Have students work in small groups to collect three or four pictures of houses and floor plans that appeal to them strongly. Analyze the pictures to decide what values have been given major emphasis. Also identify the stage(s) in the family life cycle for which each house would be appropriate; have them give reasons for their opinion.	

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
(Obj. #23 Cont.)	10. Let each group present its favorite house plan for the other class members to analyze and identify the values emphasized. What other human factors have been considered in each house design? What environmental factors have received special consideration?	
24. Given a household situation and a specific amount of money for food for one week, the student will design a meal plan and prepare a shopping list. The student will consider the following: a) quality and quantity b) nutrition c) unit price d) total cost e) storage f) individual preferences g) special diet needs h) time and convenience	1. Divide the class into three groups to compare ways of planning and shopping for family meals. Have each group shop for food for three days meals for a family of four. Each day's meals must meet the Basic Four requirements. They may assume that they have such staple items as flour, sugar, shortening, and spices. Assign groups I and II to plan menus for the three days and make a shopping list of all items needed before they go to the grocery store. Assign Group III to do no pre-planning. When they go to the grocery store, Group I should follow their list precisely; Group II can make substitutions that they consider wise or desirable; Group III should structure their meals as they shop. Compare cost of meals, time required for shopping, appetite appeal of meals, and problems encountered in relation to the type of shopping each group did. Draw conclusions regarding the advantages and disadvantages of each type of planning. Under what circumstances might each type be used to good advantage? Discuss findings. 2. Have students plan a food budget for a family on welfare, taking into consideration the possibility of using food stamps or meat-minimizing menus to save money.	Be a Better Shopper - multi media kit Buying Basics: Food and Clothing - multi media kit Eat, Drink and Be Wary - film Family Guide to Better Food and Better Health - book Food: A Supernatural Resource - multi media kit Food Additives - learning activity package Food Co-ops: Alternatives to Shopping in Supermarkets - book Nutrition: What's in it for You - multi media kit

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
(Objectiv #24 Cont.)	3. Assign students to identify some store practices that managers use to encourage spending. Some examples are free samples, grouping of items, special displays. Then have students go to several grocery stores and notice how displays are arranged. Have them then report findings to the class and discuss. Compare prices of items in special displays with identical items on the shelves. Are they the same? If not, which is higher? Did students find some of the displays helpful? Did they learn about products they might want to try?	Supermarket Trap - book
	4. Show the film "Read the Label, Set a Better Table." How can nutrition labeling improve the quality of diet, help save money, and make it easier to shop for special dietary needs?	Read the Label, Set a Better Table-film
	5. Invite a panel composed of three homemakers to discuss what proportion of the family income is spent on food, ways to cut the food budget, unwise or implusive practices they participate in, and ideas on how to make the best use of what they buy after the food has been purchased. Discuss their ideas.	
	6. Assign students to bring in newspaper and magazine articles regarding a current food or nutrition issue. It could be related to food advertising, food additives, convenience foods, or similar issues. After they decide which issue they want to explore, help direct students to information on the topic, being sure that both sides of the controversy are fully represented. After the discussion, what action do students feel should be taken? Will the discussion change their food buying and eating habits?	Food: Where Nutrition, Politics, and Culture Meet - Book

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
(Obj. #24 Cont.)	7. Discuss the art of buying food for only one person, weighing convenience against cost, nutrition, etc.	
25. Given consumer situations involving the need to measure length, mass, volume, and temperature, the student will demonstrate the ability to determine the correct measurement using the metric and other systems of measurement.	1. Conversion Skills - Using a daily newspaper, have students review articles and advertisements section-by-section for items related to measurements. Replace all customary measurements with their metric equivalents. 2. Have students take dimensions of the classroom including, but not limited to, floor area, ceiling height, and window sizes in metric units. 3. Have students conduct a supermarket survey to find out 1) what products have labels in metric units exclusively; 2) what products are most frequently dual-labeled; 3) what products are not metrically labeled; 4) what value metric labeling is to the average consumer at this time. 4. Show and Tell - Have students set up a display of metric and customary measuring devices to illustrate the relationships and differences between them. If possible, students could present a demonstration for individual classes or the student body on measuring in metric units. 5. Have students research the relative merits of both metric and standard measurements.	Metric America - film Metric Trunk - supplies Metrics and the Consumer - teaching module

IV. The student will analyze the interrelated rights and responsibilities of consumers, business and government

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
26. Given a list of cases involving fraudulent or deceptive practices the student will identify the basic elements of each.	1. Ask each student to select one or more of the following schemes to investigate. How do the schemes usually work? Are they illegal? What agencies should the consumer consult if money is lost through one of these schemes? Schemes Correspondence school scheme Door-to-door salesman Unordered merchandise Telephone solicitations Accepting C.O.D.'s for neighbors Photography schemes Charity fraud Work at home schemes Packaging deceptions Health quackery Mail fraud Magazine subscriptions Home improvement swindles Bail Advertising Referral racket Debt consolidation schemes Business Opportunity schemes Wholesale prices, sales, "free" item contests Pigeon drop Others 2. Have students collect newspaper and magazine articles describing various consumer frauds. Discuss how the individual consumer could have avoided the situation and where he/she could go for help.	Consumer Survival Manual - pamphlet Consumer Be Warned: Frauds and Deceptions - multi media kit Owl Who Gave a Hoot - film Typical Gyps and Frauds - multi media kit

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
(Obj. #26 Cont.)	3. Have students write to federal, state, and local government agencies for pamphlets and circulars they issue pertaining to fraud and quackery. Which frauds tend to be seasonal? 4. Review with the class the Michigan Consumer Protection Act. What kinds of practices are specifically forbidden by its 29 sections? How can the consumer enforce rights under the Act? 5. Discuss ways of identifying fraudulent and deceptive schemes. Prepare, as a class, a guide for self-protection. Plan some ways to share this guide with others. 6. Discuss with the class some of the ethical responsibilities of consumers with the following questions: What effects do shoplifting, unnecessary return of goods due to careless buying, and refunds or exchanges for products abused by the consumer, have on business? How can the public be informed of the way in which their consumer practices increase the cost of goods and services? Have students plan a project for informing the public as to buyers' responsibilities. Use such media as newspaper articles, radio and TV "spot" announcements and posters.	Shoplifting - multi media kit Shoplifting: A Consumer Concern - teaching module

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
27. Given a list of safety hazards in the market place, the student will: a) identify the procedure for reporting the hazard b) discuss possible ways that business, government, and the consumer may cooperate to eliminate the hazards	1. Divide class into committees, each to investigate a particular type of hazardous consumer products. Have committees explore safeguards on each type and report findings to class. Make list of products which are covered by legislation. Possibilities include: toys, matches, lawn mowers, prescription drugs, insecticides, cigarettes, cosmetics, etc. What agency is responsible for the safety of each type of product? 2. Have class investigate the regulations regarding food and procedures for filing complaints. Discuss the importance of immediate action in instances involving unsafe food supplies. 3. Develop a checklist to evaluate services provided by various types of nursing homes. As a class project visit a nursing home to determine adequacy of the checklist. 4. Invite a Food and Drug Administration consumer specialist to speak on laws pertaining to food, drugs, and cosmetics. 5. Have the class draw up a list of questions to ask the FDA specialist. Have students take a personal inventory of all food, drugs, and cosmetics they ordinarily use to base questions on.	Consumer Product Safety Commission - pamphlet Safe Toy Environment - multi media kit

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
28. Following a discussion of a consumer health issue such as: a) weight control b) food faddism c) selection of medical care personnel d) selection of hospitals and nursing homes e) health care economics The student will analyze the factors to be considered in making decisions regarding the purchase and use of health products and services.	1. Have the class discuss the need to plan for health costs. Consider these factors involved in planning the health budget: a) size of family b) income and expenses c) age of family members d) cost of health services e) available health services f) personal health problems List routine health cost, such as inoculations, medical checkups, and dental visits. Discuss how an extended illness in a family might affect the family financially. 2. Visit the administrator of each local hospital and ask for an explanation of hospital policies concerning admission to the hospital, cost of accommodations and services, and method of payment. 3. Develop a checklist to evaluate services provided by various types of nursing homes. As a class project visit a nursing home to determine adequacy of the checklist. 4. Ask each student to bring to class at least one advertisement or magazine article about a special diet. Discuss the merits of each diet: Does grapefruit really have magical properties? Is a low carbohydrate diet really healthy? Consult Theodore Besland's book Rating the Diets or invite the county nutritionist or Cooperative Extension home economist to help in evaluating the diets, and to propose sensible dieting plans. 5. Ask an employee from the health department to explain services rendered by the health department.	Consumer Health - book Health Fads and Facts - multi media kit Nutritional Quackery - film Take Care of Yourself - book

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
29. Given a case study involving a consumer complaint, the student will demonstrate effective complaint handling techniques by filing a complaint which includes: a) determining the remedy desired b) compiling the facts and/or documentation needed c) presenting the complaint and desired remedy to the business d) contacting the manufacturer, if appropriate e) selecting the appropriate agency and/or person to assist in mediating the complaint	1. Have members of a creative writing or drama class compose and tape problem situations that might arise between buyer and seller, or have students in the consumer class do a skit about customers at a complaint window. Have class members discuss the problems enacted and determine whether consumer or businessperson failed to understand or to accept their responsibility. 2. Hold a letter-writing session and have students write compliments as well as complaints to businesspeople, legislators, and manufacturers. Pin a copy of each letter to a bulletin board and match answering letters as they are received. 3. Assign each student one of the following agencies to investigate regarding the kind of complaints they handle. Give each student a sheet with the following questions: a) What kind of complaints does the agency handle? b) Does it enforce any special laws? c) Is the agency limited to dealing with clients within a certain income bracket? d) How many complaints do they handle each year? Are they successfully resolved? e) Is there a charge for handling the complaint? f) Can they take the offender to court or only mediate the complaint?	Consumer Behavior: Developing Skills for Assertiveness - teaching module Consumer Complaint Guide - book Consumer Power: Whistleblowing - film If It Doesn't Work...Complain - film Money Book - book

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
(Obj. #29 Cont.)	Environmental Protection Agency Local Tenants' Union State Deaprtment of Natural Resources State Department of Health Michigan Department of Civil Rights 4. Ask students who feel they have legitimate consumer complaints to write to the manufacturer or distributor of the product. Have the other students write to a manufacturer regarding a product of their choice with a question about it. When the responses are in, compare and evaluate them. Were the letters answered promptly? How did the manufacturer respond to the complaint? Were questions answered fully and directly? 5. Invite a panel of three or four sales managers or persons in charge of investigating customer complaints of defective merchandise to speak to your class. Ask them to report on their stores' policies and problems in regard to warranties and guarantees on merchandise sold. Discuss the information they present.	
30. Given a list on energy and environmental concerns, the student will discuss their effect on the consumer's: a) life style b) buying practices c) choice of goods and services d) use, care, and recycling of goods e) health	1. Have students identify ways to conserve scarce resources and to reduce waste-disposal problems in the school. Keep an account of waste disposal in the school for a week. Classify the waste products according to "throwaway", "returnable", "recyclable" and "reusable". What represents the greatest amount of waste? Which items are most difficult to dispose of? What scarce resources are represented in the trash? How could the amount of waste be reduced? What substitutions would need to be made to reduce waste?	Energy-Environment Mini-Unit Guide-Book Economics of Pollution - multi media kit Energy: Impact on Values and Lifestyles - multi media kit Environmental Quality in a Growing Economy - book Keys to Conservation: Energy and Environment - teaching module Money to Burn - film Quality of Life - multi media kit Small is Beautiful - book TANSTAAFL: Economic Strategy for Environmental Crisis - book

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
(Obj. #30 Cont.)	2. Choosing a product or resource common to your community, such as phosphate, citrus, lumber, truck farming, sugar cane, et cetera, have students trace it and its by-products from its origin to the form used by the community. List the number of people and the energy involved in this economic process. How would it affect the community if this product were discontinued? Increased? How would it affect individual families? How would the environment change? 3. Compose a list of consumer products used by each student during a twenty-four hour period. Review the list and discuss how each product related to some natural resource. 4. Have students look at a chart showing a particular food chain. List possible ways whereby pollutants might enter the food chain. Describe their effect on the remainder of the chain. 5. Ask students to make a list of all the appliances and devices in their home that use energy. Then ask students to rank them according to which use the most and which use the least amount of energy. Compare their rankings. Using their own family's utility bill and the average cost per kilowatt from that bill, have them estimate how much it costs each month to run the refrigerator, the stove, the washer, the dryer, color television, radio, clock, electric can opener. Introduce the concept of "life cycle costing."	

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
31. Based on a study of required warranty disclosures, the student will evaluate the importance of the warranty in a given purchase situation.	1. Ask students to bring to class examples of guarantees and warranties. After reading the pamphlet. "Warranties: There Ought To Be a Law", work in small groups to analyze and evaluate the guarantees and warranties. Use the following questions as guides for discussion: a) Is it a "full" or "limited" warranty? b) What part(s) of the product is (are) guaranteed or under warranty? c) What is not covered by the guarantee? d) What is the purchaser's responsibility to make and keep the guarantee valid? e) Under what circumstances will it become invalid? f) For how long is the guarantee effective? g) Will the guarantee refund money or replace the product in case of defects or failures? h) What do you have to do to get it fixed? 2. Discuss the "year(s) and mile" service policy on cars. Have students collect pamphlets on the warranties of different automobile manufacturers. Compare the costs of various services such as brake overhaul, tune-up, transmission resealing, etc., which are seldom covered by a warranty. 3. Discuss the following questions: If a guarantee reads, "satisfaction or your money back", what responsibility does the consumer have? Should she/he return the purchased item simply because she/he has changed his/her mind? On what types of purchases are guarantees most important?	Warranties: There Ought to be a Law - pamphlet

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
32. Given samples of various kinds of contracts the student will: a) explain the legal obligations of each party involved b) identify conditions under which a contract is invalid c) identify the factors to consider before signing a legal agreement	1. List the requirements of contracts. Have students develop a list of transactions which they consider to be contracts. Determine whether or not contractual agreements exist for such transactions. Does a contract have to be in writing? Can minors enter into binding contracts? 2. Have students examine and discuss an automobile sales contract: Who actually owns the auto until it is fully paid for? What restrictions are put upon its use by the buyer? What happens if payments are not made when due? If the car is repossessed, is there a legal claim by the seller for the unpaid balance? 3. Have students examine a sample lease and discuss the important basic conditions it contains. Discuss problems that might arise from not taking the proper precautions before signing a lease. 4. Role-play a typical sales talk given by a high-pressure, door-to-door salesperson. Discuss the methods of breaking a contract and the pitfalls of buying from this type of salesperson.	Consumer Contracts - learning activity package Contracts in Everyday Life - multi media kit

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
33. Given selected current federal and state consumer protection laws, the student will describe: a) general provisions of each law b) effects of each law on the consumer	1. Have students work in groups to study and report on legislation which relates to consumer economics. Those teachers who are unfamiliar with the acts listed below might ask the history/economics teacher to identify which are federal and which are state enacted laws. a) Sherman Anti-Trust Act b) Federal Trade Commission c) Miller-Tydings Act d) Robinson-Patman Act e) Clayton Act f) Food and Drug Act g) Flammable Fabrics Act h) Truth-in-Packaging Act i) Truth in Lending Act j) Michigan Item Pricing Bill k) Michigan Consumer Protection Act l) Equal Credit Opportunity Act m) Tenants Rights Act n) Motor Vehicle Service and Repair Act o) Generic Drug Law Assign groups to report on current issues related to governmental regulations. 2. Display newspaper clippings regarding both projected legislation and newly enacted legislation. Have students discuss types of legislation which might be considered at a later date and the possible reaction of various special interest groups to such legislation. 3. Have students select a law and use a poster to interpret it to others. Display these in the school, in local stores, or other places in the community. Report comments made by those reading the posters.	Justice in the Marketplace - multi media kit Michigan Consumer Law - handbook Michigan Consumer Protection Act - pamphlet Michigan Consumer Protection Act - teaching module The First 125 Years (co-operatives) - book

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
(Obj. #33 Cont.)	4. Have students investigate the history of the consumer movement in America since the passage of the original Pure Food and Drug Act. Debate how the consumer movement benefits or hinders the effective operation of the U.S. economic system.	

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
34. Given a legal problem, the student will: a) determine if the problem is within the jurisdiction of the small claims court b) describe the procedure for filing a claim in a small claims court c) describe the limitations of the small claims court	1. Make plans to visit a session of Small Claims Court. On returning to class, analyze and discuss the kinds of problems brought to the court and the manner in which the court was conducted. 2. Invite someone with knowledge about small claims court, such as a district judge or personnel in a consumer complaint agency, to discuss problems relating to small claims court: Do many defendants transfer the case to the district court? If you get a judgment in your favor, does that mean you will collect? Do court personnel help the consumer fill out the complaint form? 3. Have students check the court docket in the community to see if any cases involving consumer problems are being tried. Have students plan to attend court during these sessions, if possible.	How to Sue Someone in the Small Claims Court - pamphlet
35. Given a current local, state or national consumer issue, the student will analyze the issue and support a position.	1. Collect articles from Business Week, Newsweek, Time, U.S. News and World Report, The Wall Street Journal, and the daily newspapers for a bulletin board emphasizing consumer issues.	

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
(Obj. #35 Cont.)	2. Have students bring newspaper and magazine articles to class concerning economic issues. Divide the class into two groups and have each group summarize and present the articles classified as to: a) "How the American economic system affects the family" b) "How the American family affects the economy" 3. Have students discuss how their personal spending plans for future years will be affected by: a) inflation b) wage increase c) employment and unemployment d) increase in taxes e) cost of education f) national emergencies g) supply and demand h) energy scarcity 4. Have students prepare a pamphlet, circular, school newspaper, or bulletin board contrasting rights and responsibilities of consumers. 5. Have students organize and support an issue that relates to consumer protection. (Example: pollution; goods and services such as street lighting or police protection; utility costs; health care costs; food additives; debt collection practices; changes in bankruptcy law; paying interest on tenant's security deposits; disclosure of life insurance costs; etc.)	Protecting the Consumer Interest - book Psychology and Consumer Affairs - book American Consumer: Issues and Decisions - book

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
(Obj. #35 Cont.)	6. Have students identify and contact group-oriented consumer movements on the local, state and national levels. Invite representatives of the groups to speak to the class about the purposes and activities of the respective consumer groups.	History of the Consumer Movement in the U.S. - multi media kit
	7. Have students examine materials available from local and state advocacy groups. Discuss when and how each of the following might be initiated: a) getting a hearing before appropriate groups b) effectively using petitions, appeals, and other methods to affect change c) identifying collective group action skills and their appropriate use.	A Guide to Consumer Action, Publication from the United Office of Education

V. The student will relate economic principles relating to the functioning of the marketplace

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
36. The student will explain the development of economic systems for the management of limited resources and unlimited wants. 37. Given the following economic components common to all economic systems the students will define and describe the interrelationship of each: a) economic goods b) services c) capital d) land e) labor f) management g) saving h) investment i) consumption j) production k) scarcity	1. Scarcity of raw materials and natural resources is still very much a problem facing Americans in the second half of the twentieth century. This problem is being attacked not only by the federal government, but also by the state and local governments. Have students prepare a paper or a presentation that points out and describes conservation measures (projects) which have been started recently in their state (or, within a radius of 100 miles from home) and what such projects are designed to conserve or preserve, what effects such projects will have on life in the state or area, and what causes led to the undertaking of such projects. 2. Divide the class into groups. Have one group recall and list all the things they consumed in the past 24 hours. Have the other group recall and list all the things they produced in the past 24 hours. Have each group bring back their list to the whole class for discussion. Have class determine whether consumed and produced items listed are classified as goods and services.	Consumer Cooperation and the Society of the Future - book Economics for the Consumer - book Kingdom of Mocha - film Mrs. Peabody's Peach - film Economics for Decision-Making - book Economics in Action - book Economics: The Science of Common Sense - book Introductory Economics - multi media kit Understanding How Economic Systems Work - book

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
38. Given the four major existing economic systems of the world (capitalism, communism, facism, socialism), the student will describe and compare them.	1. Have students prepare a map of the world which identifies the countries that existed fifty years ago. Using different colors for a traditional economy, a command or directed economy, and a market economy, color each country so as to identify the type of economy that existed in that country fifty years ago. Repeat the process of preparing a world map and coloring in the countries so as to identify those with a traditional, a command or directed, and a market economy, but use present date for the project. Comparing the two maps, indicate the major changes that have taken place in the types of economies that exist today compared with fifty years ago.	Economics for Everybody - book What is Economics? - multi media kit
39. Given the "basic features" of the United States economic system the student will define and describe the inter-relationship of each: a) private property b) competition c) profit d) market e) choice f) circular flow g) price (wholesale and retail) h) distribution i) government regulations j) supply and demand	1. Assign research topics for creative oral reports to class members explaining how each of the following has contributed to the American way of life. a) mass production b) space research laboratory c) specialization of labor d) improved transportation e) availability of capital f) government action g) improved communication 2. Explain to students that they made several decisions today that expressed their preference, such as the choice of a cold drink or a candy bar, or they may have decided to save some of last week's income for future use. These are economic votes. Have them make a list of the choices and decisions which they made in the past week that are really economic votes. How seriously would they be affected if there had been no alternatives among which to choose or if someone else had made the decision for them?	Basic Economics - book Day Business Stood Still - film Economic Primer: $$ to Donuts - multi media kit Economics for the Consumer - book Understanding How the Economic System Works - book U.S. Economy: The Challenge of Change - multi media kit

VI. Sources of consumer information and assistance

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
(Obj. #39 Cont.)	3. Have students make a list of personal economic decisions that they made in the past week or two in their role as a consumer by spending, borrowing, saving, or investing. Trace each of these decisions through the formula GNP = C + I + G + F to show how the individual economic decisions might have affected the total economy. Explain how the conditions that exist in the total economy influenced personal economic decisions. 4. Ask student to analyze the following: What would the circular flow indicate, that is, what would probably happen to employment, value of goods, or taxes if any or all of the following occurred: a) consumers increased their demand for goods and services b) private business decreased its purchase of productive resources c) consumers decreased their demand for government service d) consumers increased their total savings	

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
40. Within the confines of the United States economic system, the student will define and understand the following concepts and terms: a) inflation b) recession c) depression d) underemployment e) unemployment f) consumer price index g) gross national product h) fiscal policy i) monetary policy j) personal income k) "built-in" economic stabilizer	1. Assign students to work in a committee and have each member accept and to be responsible for leading a discussion on the effects of deflation on the family when: a) the cost of living goes down b) few goods are available c) money becomes more valuable d) jobs are scarcer, wages lower, chances of employment uncertain 2. Ask students the following questions: In times of inflation would you advise a family to: a) invest savings in real estate? b) sell property they own? c) buy durable goods? d) save money? e) others 3. Assign students, with the help of the school librarian, to search out information relative to how tax cuts, tax increases, and government spending have been used in recent years for stabilizing the economy. (a) What specific devices have been used by the government to halt inflation or to halt deflation, and (b) what is the government now doing or planning to do in the near future to stabilize the general economy?	Almost Everyone's Guide to Economics - book American Taxpayer: Privileged or Exploited - multi media kit Consumers Study Economics Using Today's News - teaching module Inflation - multi media kit Inflation and Recession - learning activity package Money: How Its Value Changes - film Unemployment - multi media kit

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
(Obj. #40 Cont.)	4. In April of a recent year, government economists were predicting that the gross national product would grow by $5 billion to $6 billion for that year. In late June, the annual rate of growth was reported to be about $8.5 billion. The increase was attributed primarily to a boost in consumer spending for nondurable goods, a rise in business inventories, and an increase in exports. (a) Have students write a statement in which they explain the meaning of each of the three reasons given for the increase in growth of the GNP. (b) From reports of business trends in Newsweek, Business Week, United States News and World Report, or The Wall Street Journal, have students determine whether the GNP is now increasing or decreasing. (c) Have them write a second statement in which they explain the meaning of each of the reasons given for the current increase, decrease, or stable condition of the GNP. 5. Conduct a panel discussion on the immediate and long-range effects of a rapid rise in prices in general on (a) farmers, (b) wage earners, (c) policemen, (d) retired persons, (e) government workers and (f) retail merchants. Each person on the panel should represent one of the categories listed. 6. Ask students to secure, with the help of the school librarian, data relative to the gross national product for the past year. Then prepare a pie chart that shows the makeup of the GNP for that year. Show in the chart: (a) the total amount of GNP, (b) the dollar amount of each part of GNP, such as government purchases, consumer expenditures, business investments, and foreign purchase, and (c) the approximate percentage for each part of GNP.	

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
41. Given an economic problem such as inflation, recession, unemployment, and shortages which may occur in the United States economy, the student will identify: a) possible causes of the problem b) possible solutions to the problem	1. Ask students to find articles related to economics in current issues of periodicals such as: Changing Times, U.S. News and World Report, Business Week, Time, or Newsweek. Have them prepare reports on current economic problems and specific economic concepts. 2. Organize a symposium in which a banker, an attorney, a savings and loan director, and a financial management expert explain the problems of our changing economy. Discuss the issues brought up by the panel. 3. Interview various individuals to determine how inflation and deflation affects them. a) a retired person on a pension b) a teacher on a yearly contract c) the storekeeper who buys a large quantity of stock d) the wage earner on weekly pay e) the home owner with a long-term mortgage f) a high school student	At Issue: Inflation - multi media kit Consumers Study Economics Using Today's News - teaching module Economic Issues in American Democracy - multi media kit Economic Topics I and II - multi media kits Inflation and Recession - learning activity package Cooperative Enterprise: The Little People's Chance in a World of Bigness - book
42. Given the United States economy, the student will describe the function of profit. The function will include (a) payment for risk taking, (b) product improvement (research) (c) plant expansion, (d) encouragement to produce specific products.	1. Have students investigate their local light and power company, the water and gas company, a local insurance company, city transportaion company, telephone company, and a small loan company to find out how prices for rates and fees are determined and who determines the rates. What conclusions could be drawn from the investigation?	Climbers - film Profit: or Whatever Happened to All that Bread? - film

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
(Obj. #42 Cont.)	2. Have students select a business in their community with which they are familiar. It may be a business that offers a service, sells merchandise, or makes something that people want. Ask students to make a study of the business selected, analyze what the business does, and write and prepare a report covering the following items: a) In what way does the business change the form of materials making them more useful to consumers? b) What tasks does the business perform in connection with its products or services for consumers? c) How does the product or service offered by the business contribute to raising the level of living? d) Has the business developed new products or services recently? What opportunities does it have to develop new products or services? e) How many jobs does the business provide? f) Through what means does the business strive for greater efficiency and for lower costs of production? g) To what extent does the business provide tools, equipment, and machinery that employees use? Can it be estimated how much per employee is invested in tools and equipment? h) Estimate how much the business pays in local and state taxes and in federal income taxes. i) Summarize the effect the business has on consumers, on labor, and on the community.	

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
43. After a study of the United States economic system, the student will explain how price influences: a) the use of resources b) who buys the goods and services produced c) what goods and services are d) how much is produced e) what technology is used to produce goods and services	1. As a class decide which of the following has an <u>elastic</u> demand (varies with price) or <u>inelastic</u> demand (remains relatively the same regardless of price) a) salt b) pencils c) cars d) gasoline e) strawberries f) color TV g) steak h) bread i) air conditioners j) watermelons k) records l) others Have students explain how the possibility of purchasing a substitute product affects prices. List items they have purchased recently that were substitutes for other products because of price. 2. When the price of a commodity increases, the number of people who buy that commodity at the price asked will ordinarily decrease. In an attempt to deal more thoroughly with this idea, have students prepare three lists of items: (a) things people will buy with almost no regard for price, (b) things people will tend not to buy if prices are sharply increased, and (c) things people will stop buying if substantial price increases go into effect. Study the three lists prepared, and in general terms, describe or characterize the items in each list. What conclusions can be reached regarding the relationships between prices, demand for various commodities, and the nature of peoples' needs?	<u>Pink Pebbles</u> - game <u>Trade-Offs</u> - films

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
44. After a review of the United States economic system, the student will describe the advantages and disadvantages of world trade and their effect upon the consumer.	1. Have students visit a local department store and make a list of some of the foreign made products offered for sale. Some stores have import gift departments. Compare the prices of these products with similar products made in the United States. 2. From recent issues of publications such as the World Almanac, Information Please Almanac, and the Statistical Abstract of the United States, all of which are probably in the school library, have students prepare charts showing the top ten exports and imports of the United States, the leading countries receiving the exports, and the total dollar values of each of the imports and exports. 3. Assign students to investigate manufacturing industries in the local community to find out what goods are being exported to other countries. Try to find out specifically what is being exported, to what countries, and the approximate percent of production that exports represent for the business.	
45. Given some of the non-market forces at work in the United States economy: a) wage-price controls b) government subsidies c) tariff d) sales tax	1. Have students explain the advantages and disadvantages of government ownership or regulation of certain enterprises such as: a) Post Office b) Communication - radio, television, telephone, telegraph c) Utilities - electric, gas, water d) Transportation - airlines, railroads	Economics: The Science of Common Sense - book
the student will define each and explain how it affects price.		

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
(Obj. #45 Cont.)	2. Invite a panel consisting of a housewife, student, businessman, and representative from a government agency to discuss such questions as: Do you believe business gains or loses as a result of government regulation? Does the consumer gain or lose as a result of government regulation? What consumer protection should be provided by the government and what responsibilities should be assumed by the consumer? Why is it necessary to have state legislation in addition to federal legislation for consumer protection?	
46. After a review of the United States economy, the student will explain the role of the federal, state, and local government as: a) regulator b) consumer c) producer of goods and services	1. Have students work in buzz groups and discuss pros and cons of government regulation in regard to consumer interests and protection. In what areas does the government need to act as referee? Who best speaks for the consumer -- government, congress, consumer groups, market researchers, or manufacturers? What is the consumer's role? The role of business? What limitations are there to government protections? 2. After discussing examples of how the federal government regulates the market system, have students identify as many instances as possible where the local government in their city regulates the market system and the reasons for such regulations.	Big Government and Private Enterprise in the 70's - multi media kit Economics for Everybody - book Economics for the Consumer - book

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
(Obj. #46 Cont.)	3. Bring a daily newspaper to class for a week. Have students select all articles which pertain to the government's role in the economy. Then appoint student committees to investigate the various roles. 4. Have student prepare reports showing the historical record of governmental action to aid business by expanding markets or by preserving free competition. Point out any instances where such action did not prove to be an aid to business. Point out instances in which such action hurts consumers. 5. Assign students to obtain information from local government officials pertaining to the city's income and expenditures. From this information prepare pie charts showing both the dollar amounts and percentage amounts for each category of income and expenditure. Compare these categories with the income and expenditure catagories for the federal government. 6. In 1976, the U.S. Treasury took in $333.708 billion. Discuss with students how they think this money was spent. Did it go for wages to government personnel? Did it buy office furniture, weapons, food, uniforms, etc.? Did it buy services from private contractors? Could it be that the government is a very large consumer of goods and services itself? If the budget were cut, what goods and services would the government likely stop consuming? How would this affect the economy? How much of the budget is spent producing goods and services? What goods and services should government produce because it would be unprofitable for private enterprise to do so? Should government compete with private enterprise in producing goods and services?	

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
47. Given a list of taxes, the student will: a) identify the levels of government (federal, state, local) which assess the tax b) give reasons for taxation and identify the services provided by taxes.	1. Have students list services and facilities available to consumers, the cost of which would be prohibitive if financed privately. Discuss the effect on families if they no longer were publically financed. 2. Have students identify some recent community improvements such as: new school, community hospital, recreation facilities, civic beautification, public libraries and community centers. Find out how these were financed. Assign groups of students to identify a community improvement or development project that they feel is needed and indicate what they would be willing to do as a citizen to obtain it. 3. Ask a resource person such as the county clerk, to explain the local or county tax levy and the way in which taxes are collected. 4. Have students prepare circle and bar graphs giving sources of taxes at the local, state, and federal levels. Then have them prepare similar graphs giving distribution of tax monies.	American Taxpayer: Privileged or Exploited? - multi media kit Economics for Everybody - book Taxes, Taxes, Taxes: Who Pays the Bill - multi media kit
48. Given a variety of situations involving individual needs or desires, the student will identify federal, state and local agencies and organizations which will provide consumer goods and services.	1. Have the students develop a community resource directory, including cost, facilities, location, and other. This should be the result of investigation or visits to museums, parks, libraries, social service agencies, recreational facilities, the YWCA, and YMCA, legal aid, etc., in the area. This document could then be made available to all students and any other interested individuals or organizations. 2. Have students discuss the weekend recreational guides from the metropolitan newspapers. List free events.	Agencies that Protect Consumers - multi media kit Agency Referral Manual - pamphlet Consumer Information - pamphlet Directory: State, County and City Government Consumer Offices - pamphlet Economics for Consumers - book Guide to Federal Consumer Services - pamphlet In the Public Interest - film

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
(Obj. #48 Cont.)	3. From the local telephone directory, have students compile a list of available community services. Ask students to indicate those that they were not aware of. How difficult is it to find agencies in the phone book? 4. Have students prepare either a pro or con presentation concerning cable TV, to be given at a mock FCC hearing. 5. Assign students to investigate and report on the role that the post office plays in preventing the delivery of unwanted materials. 6. Write to the Federal Trade Commission, Washington, D.C., for a copy of their weekly releases, which report the agency's actions against violators. Ask students to make oral reports summarizing this material.	
49. Given a list of goods and services such as housing, transportation, food and insurance, the student will list sources of buying information and analyze the usefulness of these sources.	1. Assign students to collect labels, tags, and seals that certify approval by a testing organization. Divide into groups to evaluate the information made available to the consumer. 2. Have students write to Parents' Magazine, Consumer's Report, Good Housekeeping, and McCalls magazines and to other agencies for information about their testing procedures and the standards they set for evaluating products. Report findings to the class.	

OBJECTIVE	SUGGESTED LEARNING ACTIVITIES	ADDITIONAL RESOURCES
(Obj. #49 Cont.)	3. Assign groups to investigate, evaluate, and report on sources of consumer information. The sources should include newspaper and magazine advertising, radio advertising, Underwriters Laboratory, sales personnel, magazine testing seals, Consumer Reports, Consumer Research, and Changing Times, plus other common magazines, information from industry trade associations, and publications from the federal government as listed in Consumer Information. 4. Have students keep records of information obtained from sales personnel for one week. Discuss the accuracy of the information received. They could also interview various sales people, recording responses to the following incomplete statements: I dislike waiting on people who: I enjoy waiting on people who: 5. Have students analyze newspaper advertisements by listing the various types of information provided in the ad that would be of benefit to shoppers. Discuss the value of television, radio, and magazine advertising as guides to information. 6. Have students write to the Superintendent of Documents, Government Printing Office, Washington, D.C. and ask for their publication list in an area of interest to the class; or visit the local extension office and ask about the publication they have available. Examine these publications and discuss the variety of information provided.	Changing Times - periodical Consumer Information - periodical Consumer Reports - periodical Consumer Research - periodical Current Consumer - periodical Current newspapers Everybody's Money - periodical Money - periodical

ALPHABETIZED LISTING OF "ADDITIONAL RESOURCES" RELATED TO OBJECTIVES

Advertising and Comparison Shopping: Interact II. Two filmstrips and cassettes with Activities Books: "They Say I Need It, Do I?" and "Is It Worth the Money?" Pitman Publishing Corp., 6 East 43rd St., New York, NY 10017. 1974. $69.50. Secondary Level.

Advertising: Information, Persuasion or Deception. Color film, 12 1/2 minutes: distinguishes between informational and manipulative uses of advertising. Journal Films, Inc., 909 W. Diversey Parkway, Chicago, IL 60614. 1979. $155.00. Intermediate to Adult Level.

Agencies That Protect Consumers. Six filmstrips and cassettes: "Food and Drug Administration," "Federal Trade Commission," "Post Office Department," "Department of Agriculture," "State, County, City and Independent Services," and "Problem-Centered Review." Unversal Education and Visual Arts, 100 Universal City, CA 91608. 1979. $70.00. Secondary Level.

Agency Referral Manual. Pamphlet. Michigan Consumers Council, 414 Hollister Building, Lansing, MI 48933.

Almost Everyone's Guide to Economics. Book by John Kenneth Galbraith and Nicole Salinger. Consumers Union edition available from Consumer Reports Books, Dept. A049, Orangeburg, NY 10962. 1978. $4.50. 162 pages.

American Consumer: Issues and Decisions. By Herbert Kelley and Robert Herrman. Gregg Division, McGraw-Hill Book Co., 1221 Avenue of the Americas, New York, NY 10020. 1978. $9.92. Paper Workbook, $4.28. Teachers Manual, $5.54. Secondary Level.

American Taxpayer: Privileged or Exploited? Filmstrip, cassette and discussion guide. Current Affairs, 24 Danbury Road, Wilton, CT 06897. 1974. $22.00. Secondary Level.

America's Changing Lifestyles. Filmstrip, cassette and discussion guide. Current Affairs, 24 Danbury Road, Wilton, CT 06897. 1973. $22.00. Intermediate to Adult Level.

Analyzing Advertising. Color film, 13 minutes: techniques used by commercial advertisers to influence consumers to buy certain products or services. Centron Education Films, 1621 W. 9th St., Lawrence, KA 66044. $195.00. Intermediate Level.

At Issue: Inflation. Three filmstrips, cassettes and teacher's guide: "It Hurts." "The Vicious Spiral," and "The Recession-Inflation Rollercoaster." Prentice-Hall Media, Inc., 150 White Plains, Tarrytown, NY 10591. 1971. $53.00. Secondary to Adult Level.

Automobile Insurance. Filmstrip, record and teaching booklets. Insurance Information Institute, 110 William Street, New York, NY 10038. 1972. $5.00. Secondary to Adult Level.

Banking. Color film 18 minutes: how checking and savings accounts may be used to manage your money, now and in the future. Isabell Russell, Film Librarian, Public Relations and Advertising Dept., D-A, Aetna Life and Casualty, 151 Farmington Avenue, Hartford, CT 06115. $110.00. Secondary to Adult Level.

Banking and Banking Services. Two filmstrips, cassettes and teacher's guide. Changing Times Education Service, Dept. CLM, 1729 H Street, N.W., Washington, D.C. 20006. 1974. $43.50. Secondary Level.

Basic Economics. Book by Thomas J. Hailstone. Southwestern Publishing Co. 5101 Madison Road, Cincinnati, OH 45227. 1972. $12.20. Secondary Level.

Be a Better Shopper. 100 slides, record sheets, teaching materials. Revised March, 1977. Cornell University, Better Shopper, Box 191, Dept. LGA, Ithaca, NY 14850. $45.00. Secondary Level.

Big Government and Private Enterprise in the 70's. Filmstrip, cassette and discussion guide. Current Affairs, 24 Danbury Road, Wilton, CT 06897. 1974. $22.00. Secondary Level.

Blueprint for Money Management. Filmstrip, cassette and teaching guide from media kit "Getting Your Money's Worth." Singer-Society for Visual Education, 1345 Diversey Parkway, Chicago, IL 60614. 1971. $57.50 for the kit of 6 filmstrips and cassettes. Intermediate to Adult Level.

Budgeting. Color Film, 11 minutes: young adult money management and rights and responsibilities as consumers. Cuna Mutual Insurance Society, P.O. Box 391, Madison, WI 53701. 1973. $90.00. Secondary to Young Adult Level.

Budgeting. Learning Activity Package by Joan Primavera. Unigraph Products, 1428 Harvard Avenue, Box 24287, Seattle, WA 98124. 1975. $12.50. Secondary Level.

Buying. Color film, 13 minutes: advantages and disadvantages of buying a home including costs and responsibilities. Isabell Russell, Film Librarian, Aetna Life and Casualty, 151 Farmington Avenue, Hartford, CT 06115. $110.00. Intermediate to Adult Level.

Buying a Mobile Home. Plain Facts About Mobile Homes. Single copies available free from Michigan State University Bulletin Office, P.O. Box 231, East Lansing, MI 48824.

Buying a Used Car: Or Kicking Tires Is Not Enough. Color Film, 16 minutes: practical hints and on-the-road and off-the-road tests for used car purchase. Consumer Reports Films, Box XT-23, Mt. Vernon, NY 10550. 1976. $220.00. Secondary to Adult Level.

Buying Basic: Food and Clothing. Filmstrip, cassette and discussion guide. Current Affairs, 24 Danbury Road, Wilton, CT 06897. 1973. $30.00. Secondary Level.

Careers in Consumer Affairs. Four filmstrips, cassettes and teaching guide: "Education and Advocacy," "Information and consultation," "Protection," and "Getting from Here to There." Butterick Publishing, 161 Sixth Avenue, New York, NY 10013. 1975. $68.00. Intermediate and Secondary Level.

Changing Times. Periodical issued monthly. Changing Times, The Kiplinger Magazine, Editors Park, MD 20782. $12.00.

Climbers, The. Color film, 26 minutes: insight into the complexities and opportunities in our society. General Motors Corporation, Detroit, MI 48202. 1975. Secondary Level.

Comparison Shopping. Learning Activity Package by William Johnston. Unigraph Products. P.O. Box 24285, Seattle, WA 98124. 1975. $12.50. Secondary Level.

Condominium Buyer's. Free in quantity: "The Condominium Buyer's Handbook" From Public Information Office, Michigan Department of Commerce 4th Floor, Law Building, 525 West Ottawa, Box 30004, Lansing, MI 48909.

Consumer Be Warned: Frauds and Deceptions. Filmstrip, cassette and discussion guide. Current Affairs, 24 Danbury Road, Wilton, CT 06897. 1973. $30.00. Secondary Level.

Consumer Behavior: Developing Skills for Assertiveness. Teaching module by Lou Thayer. Michigan Consumer Education Center, 215 University Library, Eastern Michigan University, Ypsilanti, MI 48197. 1978. $3.00. Secondary Level.

Consumer Complaint Guide. Book by Joseph Rosenbloom. Macmillan Publishing Co., Inc., 866 Third Avenue, New York, NY 10022. 1978. $4.95. Teacher Reference.

Consumer Contracts. Learning Activity Package by William Johnston. Unigraph Products, P.O. Box 24287, Seattle, WA 98124. 1975. $12.50. Secondary Level.

Consumer Cooperation and the Society of the Future. Book by James Peter Warbasse. Published by Consumers Co-operative Publishing Association of New York. Available through North American Students of Cooperation (NASCO), Box 7293, Ann Arbor, MI 48107. 1972. Secondary and adult.

Consumer Credit. Book by Elsie Fetterman and Ruth Jordan. Charles Bennet Co., Inc., Peoria, IL 61614. 1976. Secondary Level.

Consumer Health. Book by Harold Cornacchia. C.V. Mosby Company, St., Louis MO 1976. Teacher Reference.

Consumer Information. Catalog of free and inexpensive publications from the U.S. government. Consumer Information Center, Pueblo, CO 81009.

Consumer Power, Advertising. 16mm, color, 20 minutes, 1971. Ralph Nader and Ted Factor, an advertising executive for VW, debate the merits of advertising in our economy. $285, BFA Educational Media.

Consumer Power: Credit. Color, 20 minutes, 1971. BFA Educational Media, 2211 Michigan Avenue, Santa Monica, CA 90404. $275. How individuals feel about credit. Whether they use it, and the effect that it has on the economy.

Consumer Power and Social Change. Filmstrip, cassette and discussion guide. Current Affairs, 24 Danbury Road, Wilton, CT 06897. 1972. $30.00. Secondary Level.

Consumer Power: Whistleblowing. Color film, 23 minutes: viewpoints of rights of society as consumers. BFA Educational Media, 2211 Michigan Avenue, Santa Monica, CA 90404. $310.00. Secondary to Adult Level.

Consumer Product Safety Commission. Packet of 3 pamphlets on safety and 30 "Fact Sheets." U.S. Product Safety Commission, Washington, DC 20207.

Consumer Reports. Periodical, 12 issues per year. Consumers Union of U.S., Inc., 256 Washington St., Mt. Vernon, NY 10550. Subscription rate: $11.00 per year. (Education rate 35¢ per copy - 20 minimum monthly order, includes Teaching Tools.) Teaching Tools of Consumer Education is a teacher's guide for using Consumer Reports in the classroom. $3.50 per year.

Consumer Research. Periodical, 11 issues per year. Consumer's Research, Inc., Washington, NJ 07882. $2.00 per year.

Consumer Skills: Buying on Credit. Color film, 12 1/2 minutes: covers finance charges, bank loans, down payments, interest, and installment payments. Coronet Instructional Media, 65 E. South Water St., Chicago, IL 60601. $168.00. Intermediate and Secondary Level.

Consumer Skills: Buying Services. Color film, 13 1/2 minutes: covers medical, legal, insurance, repair and other services. Coronet Instructional Media, 369 W. Erie St., Chicago, IL 60610. $196.00. Intermediate and Secondary Level.

Consumers Study Economics Using Today's News. Teaching module by Albert Belskus. Michigan Consumer Education Center, 215 University Library, Eastern Michigan University, Ypsilanti, MI 48197. 1977. $6.00. Secondary Level.

Consumer Survival Manual. Pamphlet available free in quantity: "Consumer Survival Manual." Consumer Protection Division, Michigan Attorney General, 525 West Ottawa, Lansing, MI 48913.

Consumers Guide to Insurance Buying. Book by Vladimir Chernik. Sherbourne Press, Los Angeles, CA 1970. $6.50. Teacher Reference.

Consumers Union Report on Life Insurance, The: A Guide to Planning and Buying the Protection You Need. Book by the editors of Consumer Reports, 1977. Analyzes a person's need for life insurance and the type which best suits the need. A consumer approach to the subject of Life Insurance. Book Dept. A 118, Consumers Union, Orangeburg, NY 10962. $3.50.

Consumer's World: It's Your Decision. Six filmstrips and cassettes: "Buying a Car," "Buying Clothing," "Renting an Apartment," "Buying Food," "Buying Home Furnishings," "Buying Trouble." Globe Filmstrips, 175 Fifth Ave., New York, NY 10010. 1974. $94.00. Secondary Level.

Contracts in Everyday Life. Cassette with 10 readers. Mafex Associates, Inc., 111 Barron Avenue, Johnstown, PA 15906. 1971. $18.00. Secondary to Adult Level.

Cooperative Enterprise: The Little People's Chance in a World of Bigness. Book by Jerry Voorhis. The Interstate, 19-27 N. Jackson, Danville, IL 61832. 1975. $7.95.

Credit. Learning Activity Package by Dianne MacDonald and Joanne Primavera. Unigraph Products, P.O. Box 24287, Seattle, WA 98124. 1975. $12.50. Secondary Level.

Credit Cards. Learning Activity Package by Sally R. Campbell. Unigraph Products, P.O. Box 24287, Seattle, WA 98124. 1976. $12.50. Secondary Level.

Credit: Using Other People's Money. Teaching module by Judith Thelen. Michigan Consumer Education Center, 217A University Library, Eastern Michigan University, Ypsilanti, MI 48197. 1977. $3.00. Secondary Level.

Current Consumer. Periodical published monthly during school year - September through May. Curriculum Innovations, Inc., 501 Lake Forest Ave., Highwood, IL 60040. $2.95 per year.

Day Business Stood Still. Color film, 20 minutes: economic structure of the American business system. Illinois State Chamber of Commerce, 20 North Wacker Dr., Chicago, IL 60606. 1974. $150.00. Intermediate and Secondary Level.

Dealing with Life Insurance. Card game for up to 25 players. American Council of Life Insurance, Education and Community Services, 1850 K Street, N.W. Washington, DC 20006. 1976. $10.00. Secondary Level.

Decision Making. Cassette, student books, skill development sheets, teacher's guide. Relevant Productions, Inc., P.O. Box 68, Indian Rocks Beach, FL 33535. 1975. $14.95. Secondary Level.

Decisions. The simulation game of goals, choices, values. J.L. Easterly, Ed. D., Oakland University, Innovative Education, Inc., Rochester, MI 48063. 1976. $8.00. Intermediate Level.

Decisions, Decisions. Cassette and teaching guides. J.C. Penny Co., Inc., 1301 Avenue of the Americas, New York, NY 10019. 1976. $19.00. Secondary Level.

Directory: Federal, State, County and City Government Consumer Offices. Pamphlet. Department of Health, Education and Welfare. Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402. 1976. 95¢.

Eat, Drink and Be Wary. Color film, 21 minutes: nutritional losses from processing and refining and use of food additives are examined. Churchill Films, 622 North Robertson, Los Angeles, CA 90069. $265.00. Secondary to Adult.

Economic Issues In American Democracy. Five filmstrips, cassettes and teachers guide: "Government and Our Economic System," "The World Economy," "The Profit System," "Unemployment and Inflation," "The Role of Unions in the American Economy." New York Times Teaching Resource Films, Joint Council on Economic Education, 1212 Avenue of the Americas, New York, NY 10036. 1976. $75.00. Secondary to Adult Level.

Economic Primer, An: $$ to Donuts. Four filmstrips, cassettes, games and teaching guide: "What is Money?" "What Things Cost," "Who Earns What and Why," "The Distribution of Money," - four games with same title. Prentice Hall Media, Inc., 150 White Plains, Tarrytown, NY 10591. 1976. $156.00. Secondary Level.

Economic Topics, I. Six filmstrips, cassettes and teaching booklets: "The Economics of Pollution," "The Economics of Crime," "The Economics of Poverty," "The Economics of the Oceans," "The Economics of Taxation" and "Economic Stabilization Policies," Joint Council on Economic Education, 1212 Avenue of the Americas, New York, NY 10036. 1970. $85.00. Secondary Level.

Economic Topics, II. Six filmstrips, cassettes and teaching booklets: "Economics of Youth Employment," "Economics of Productivity," "Economics of Professional Team Sports." Joint Council on Economic Education, 1212 Avenue of the Americas, New York, NY 10036. 1974. $85.00. Secondary Level.

Economics and the Consumer. (E.T.C.) Project. An ESEA Title IV-C Program validated and classified as a demonstration site through the Michigan Adoption Program. For details contact your regional supplemental center or the Flint Community School, 923 E. Kearsley Street, Flint, MI 48503.

Economics for Consumers. Book by Leland Gordon and Stewart Lee. D. Van Nostrand Co., 450 W. 33rd Street, New York, NY 10001. 1977. Teacher reference. $13.95.

Economics for Everybody. Book by Gerson Antell and Walter Harris. Amsco and Co., New York, NY 1974. $1.38. Secondary Level.

Economics for the Consumer. Book by William Saalbach. Laidlaw Brothers, River Forest, IL 1974. $1.38. Secondary Level.

Economics of Pollution. Filmstrip, cassette and teacher's guide. Joint Council of Economic Education, 1212 Avenue of the Americas, New York, NY 10036. 1970. $14.50. Secondary Level.

Economics: The Science of Common Sense. Book by Elbert Bowden. Southwestern Publishing Co., 5101 Madison Road, Cincinnati, OH 45227. 1977. Teacher reference.

Educator's Guide to Teaching Auto and Home Insurance. Pamphlet by Sally R. Campbell. Education Relations Division, Insurance Information Institute, 110 William Street, New York, NY 10038. 1977. Secondary Level. Free.

Energy-Environment Mini-Unit Guide. Seven mini-units labeled for grade levels (including units for K-12) with teaching suggested objectives, transparency masters, and content. National Science Teachers Association, 1742 Connecticut Avenue N.W., Washington, DC 20009. 1975. $3.00. Teacher Guide.

Energy: Impact on Values and Lifestyles. Filmstrips, cassette and discussion guide. Current affairs, 24 Danbury Rd., Wilton, CT 06897. 1974. $22.00. Secondary to Adult Level.

Equal Credit Opportunity. Pamphlet prepared by the Federal Trade Commission. Chicago Regional Office, Suite 1437, 55 East Monroe Street, Chicago, IL 60603. Free.

Everybody's Money. Periodical issued quarterly by Credit Union National Association. Everybody's Money, Box 431B, Madison, WI 53701. Individual subscriptions $1.25. Special bulk classroom rates with minimum of 20 copies: 25¢ per subscription for 3 issues (no summer issue); 40¢ for 4 issues subscription.

Fair Credit Billing Act. Pamphlet prepared by the Federal Trade Commission. Chicago Regional Office, Suite 1437, 55 East Monroe Street, Chicago. IL 60603. Free.

Fair Credit Reporting Act. Pamphlet prepared by the Federal Trade Commission. Chicago Regional Office, Suite 1437, 55 East Monroe Street, Chicago, IL 60603. Free.

Family Decisions. Simulated choice/chance game for the classroom. Cooperative Extension Service, Washington State University, Pullman, WA $6.00. Secondary Level.

Family Guide to Better Food and Better Health. Book by Ronald Deutsch. Creative Home Library, Meredity Corp., Des Moines, IA 1971. $7.95. Secondary to Adult Level.

Federal Wage Garnishment Law. Four page pamphlet describes federal limitations on wage garnishment; 35¢ from Superintendent of Documents, U. Printing Office, Washington, DC 20402.

First 125 Years, The. Book by Florence E. Parker. Published by the Cooperative League of the U.S.A., available through North American Students of Cooperation (NASCO), Box 7293, Ann Arbor, MI 48107. 1961.

Food: A Supernatural Resource. Filmstrip, cassette and teaching materials. National Dairy Council, Rosemont, IL 60018. 1975. Elementary Level.

Food: Additives. Learning Activity Package by Grace Granberg. Unigraph Products. P.O. Box 24287, Seattle, WA 98124. 1976. $12.50. Secondary Level.

Food Co-ops: Alternative to Shopping in Supermarkets. Book by William Ronco. Beacon Press, 25 Beacon St., Boston, MA 02108. 1974. $3.95 paperback, $9.95 hardbound.

Food: Where Nutrition, Politics and Culture Meet. By Deborah Katz and Mary T. Goodwin. Subtitled "An Activities Guide for Teachers" this book is 214 pages of teaching ideas relating to food and nutrition issues. Center for Science in the Public Interest, 1775 S. Street, N.W., Washington, DC 3009. $4.50.

Funerals: The High Cost of Leaving. Teaching module by Margaret Quinn. Michigan Consumer Education Center, 215 University Library, Eastern Michigan University, Ypsilanti, MI 48197. 1978. $1.50. Secondary Level.

Guide to Consumer Action. By Helen E. Nelson, Issued by Office of Consumers Education. U.S. H.E.W. Publication #OE77-15800. Single Copies free from Consumer Information Center, Pueblo, CO 81009.

Guide to Consumers Services: Consumers Union's Advice on Selected Financial and Professional Services. Book Department, A067, Consumers Union, Orangeburg, NY 10962. By editors of Consumer Reports. $3.50 plus 50¢ handling.

Guide to Federal Consumer Services. Pamphlet. Consumer Information Center, Pueblo, CO 81009. 1976. Free.

Health Fads and Facts. Two filmstrips, cassettes and program guide. Prentice-Hall Media, Inc., 150 White Plains, Tarrytown, NY 10591. 1975. $53.00. Secondary Level.

History of the Consumer Movement in America. Filmstrip, cassette, picture cards, skit, teaching materials. Teachers' Library, Inc., 15 Columbus Circle, New York, NY 1976. $75.00. Secondary to Adult Level.

Housing. Resource kit with transparencies. Changing Times Education Service, 1729 H St., N.W., Washington, DC 20006. 1974. $96.50. Secondary Level.

Housing. Learning Activity Package by William Johnston. Unigraph Products, P.O. Box 24287, Seattle, WA 98124. 1975. $12.50. Secondary Level.

How to Shop for Credit. Pamphlet. Consumer Affairs Division, Michigan Department of Commerce, 3rd Floor, Law Building, Lansing, MI 48913. Secondary to Adult Level. Free.

How to Sue Someone in the Small Claims Court. Pamphlet. Michigan Consumers Council, 414 Hollister Building, Lansing, MI 48933. 1975. Education Bulletin 741. Free.

If It Doesn't Work . . . Complain. Color Film, 12 minutes: complaint and action illustration. Journal Films, 930 Pitner, Evanston, IL 60202. 1975. $12.50. Secondary Level.

In the Public Interest. Color film, 20 minutes: Better Business Bureau Functions Council of Better Business Bureaus, 845 Third Avenue, New York, NY 10022. 1972. $75.00. Intermediate to Adult Level.

Inflation. Flimstrip, cassette and teaching guide. Guidance Associates, 757 Third Ave., New York, NY 10017. 1975. $26.00. Secondary Level.

Inflation and Recession. Learning Activity Package by William Johnston. Unigraph Products, P.O. Box 24287. Seattle, WA 98124. 1975. $12.50. Secondary Level.

Information About Series E Savings Bonds. From Treasury Department, U.S. Savings Bonds, Washington, D.C. 20226. Free in quantity.

Insurance and the Consumer. Three filmstrips, cassettes, instructor's manual, 180 duplicating master: "What is Insurance," "Types and Sources of Insurance," "Purchasing Insurance Protection," "Insurance and Insurance Terms," "An Overview of Insurance Types," "Carriers of Insurance," "Paying and Caring for Your Insurance Policy," "Insurable Interests, Insurance Fraud, Overinsuring" and "How to File a Claim." Control Data Corp., 8100 34th St. South, Minneapolis, MN 55440. 1976. $375.00. Secondary Level.

Insurance for the Home. Filmstrip, record and teaching booklets. Insurance Information Institute, 110 William St., New York, NY 10038. 1972. $5.00. Secondary Level.

Introductory Economics: American Economic Series. Four filmstrips, cassettes and teachers' guide: "The Economy and You," "How to Manage Your Income," "Comparative Economic Systems,"and "Personal Economic Security." McGraw-Hill Films, 1221 Avenue of the Americas, New York, NY 10021. 1972. $71.75. Secondary Level.

It's New, It's Neat, It's Obsolete. Color film, 14 1/2 minutes: using common sense to get most for your money. BFA Educational Media, 2211 Michigan Ave., Santa Monica, CA 90404. $195.00. Intermediate to Adult Level.

Justice in the Marketplace. Two filmstrips, cassettes and teacher's manual. Changing Times Education Service, 1929 H Street, N.W., Washington, DC 20006. 1974. $47.50. Secondary Level.

Keys to Conservation: Energy and Environment. Teaching module by Gwen Reichbach. Michigan Consumer Education Center, 215 University Library, Eastern Michigan University, Ypsilanti, MI 48197. 1979. $3.00. Secondary Level.

Kingdom of Mocha. Color Film, 25 minutes: economic progress of a mythical society. Tom Thomas Organization, Suite 209. Mocha, 226600 Telegraph Rd., Southfield, MI 48075. $195.00. Intermediate and Secondary Level.

Labels on Food and Clothing. Learning Activity Package by William Johnston. Unigraph Products, P.O. Box 24287, Seattle, WA 98124. 1975. $12.50. Secondary Level.

Life Insurance: A Teacher's Guide. Teaching module by Judith Thelen. Michigan Consumer Education Center, 215 University Library, Eastern Michigan University, Ypsilanti, MI 48197. 1978. $2.25. Secondary Level.

Lifestyle. Game played in twos in the classroom. Educational Methods, 500 N. Dearborn St., Chicago, IL 60610. 1974. $19.95. Secondary Level.

Living Poor with Style. Book by Ernest Callenbach. Bantam Books, Inc., 666 Fifth Ave., New York, NY 10019. 1972. Teacher reference.

A Manual of Death Education and Simple Burial. By Ernest Morgan. Concise look at the psychology of death and dying and the part that funeral services play. Summary of funeral options available, but does not include price information. Some teaching exercises. Good bibliography. Celo Press, Route 5, Burnsville, NC 28714. $2.00. 1977.

Meet Margie. Color film, 11 minutes: college student trades services, etc. to maintain low budget. Filmfair Communications, 10900 Ventura Blvd., P.O. Box 1728, Studio City, CA 91604. 1976. $140.00. Intermediate to Adult Level.

Meeting Yourself Halfway. Book by Sidney Simon. Argus Communications, Niles, IL 60648. 1974. Secondary to Adult Level.

Metric America. Color film, 16 minutes: animated metric presentation. AIMS Instructional Media services, 626 Justin Ave., Glendale, CA 91201. $240.00. Secondary to Adult Level.

Metric Trunk. Set of metric supplies available from local Regional Educational Media Centers.

Metrics and the Consumer. Teaching module by Eunice Phillips. Michigan Consumer Education Center, 217A University Library, Eastern Michigan University, Ypsilanti, MI 48197. 1976. $6.00. Secondary Level.

Michigan Consumer Law: A Teacher's Handbook. Pamphlet by Consumer Interests Committee of the Michigan Home Economics Association. Michigan Consumer Education Center, 217A University Library, Eastern Michigan University, Ypsilanti, MI 48197. 1976. $1.00. Secondary to Adult Level.

Michigan Consumer Protection Act. Pamphlet. Michigan Consumers Council, 414 Hollister Building, Lansing, MI 48933. 1977. Free.

Michigan Consumer Protection Act. Pamphlet. Consumer Affairs Department, UAW, 8000 E. Jefferson, Detroit, MI 48124. 1977. Free.

Michigan Consumer Protection Act. Teaching Module by Charles Monsma. Michigan Consumer Education Center, 217A University Library, Eastern Michigan University, Ypsilanti, MI 48197. 1977. $1.50. Secondary Level.

Michigan Credit Buyer's Guide. Pamphlet. Michigan Attorney General's Office, 525 W. Ottawa, Lansing, MI 48913. Free.

Michigan No-Fault Auto Insurance. Teaching module by Marilyn Gunther. Michigan Consumer Education Center, 215 University Library, Eastern Michigan University, Ypsilanti, MI 48197. 1979. $1.75. Secondary Level.

Mrs. Peabody's Peach. Color film 24 minutes: basic economics of starting a business. Walt Disney Education Media Co., 666 Busse Highway, Park Ridge, IL 60068. 1971. Available for preview only; memberships are available for unlimited use.

Money. Periodical published monthly. Time, Inc., 541 North Fairbanks Court, Chicago, IL 60611. $14.95 per year.

Money and Lifestyle. Two filmstrips, cassettes, linemasters, exercises, teaching guide: "Determining Your Lifestyle, Your Assets and Liabilities," and "Your Long Term Budget, Your Short Term Budget, and Who Can Help You." 20006. 1971. $47.50. Secondary Level.

Money Book. Book by Sylvia Porter. Doubleday and Co., Inc., Garden City, NY 1975. Available in hard cover - $14.95 and paperback - $5.95. Teacher reference.

Money: How Its Value Changes. Color film, 13 1/2 minutes: explains changes in value of the dollar due to cost of living, recession, depression, supply, demand and inflation. Coronet Instructional Media, 65 E. South Water St., Chicago, IL 60601. $182.00. Intermediate to College Level.

Money Management. Five unit resource kit with transparencies. "Budgeting," "Saving," "Borrowing," "Spending," and "Earning." Changing Times Education Service, 1729 H St., N.W., Washington, DC 20006. 1970. $59.50. Secondary Level.

Money Matters in Divorce. Teaching module by Sandra Bailey and Marilyn Gunther. Michigan Consumer Education Center, 215 University Library, Eastern Michigan University, Ypsilanti, MI 48197. 1979. $2.50. Secondary Level.

Money Talks. Pamphlet. Money Management Institute, Household Finance Corp., Prudential Plaza, Chicago, IL 60601.

Money to Burn. Color film, 15 minutes: tips on saving energy and money in the home. American Gas Association, 1515 Willson, Arlington, VA 22209. $110.00. Secondary to Adult Level.

Money Tree. Color film, 20 minutes: credit traps lead to the crumbling of a marriage. Good vehicle for post-viewing discussion. AIMS Instructional Media Service, 626 Justin Ave., Glendale, CA 91201. 1972. $285.00. Secondary to Adult Level.

Nutrition: What's in It for You? Filmstrip, cassette and units on nutrition and weight control. Educational Relations, J.C. Penney Co., 1301 Avenue of the Americas, New York, NY 10019. 1974. $14.27. Secondary Level.

Nutritional Quackery. Color film, 20 minutes: myths on nutritional quackery are explained. AIMS Instructional Media Services, 616 Justin Ave., Glendale, CA 91201. $285.00. Intermediate to Adult Level.

Owl Who Gave a Hoot. Color film, 15 minutes: animated characters bring about consumer awareness of disreputable merchants in their community. National Audio Visual Center, Washington, DC $42.00. Intermediate to Adult Level.

Paycheck Puzzle. Two filmstrips and cassettes with discussion guide: "Deducting Deductions" and "Benefiting from Benefits." Guidance Associates, 41 Washington Ave., Pleasantville, NY 10570. 1973. $48.50. Secondary Level.

Payroll Deductions. Learning Activity Package by Betty Sullivan. Unigraph Products, P.O. Box 24287, Seattle, WA 98124. 1975. $12.50. Secondary Level.

Personal Checking Accounts. Learning Activity Package by Betty Sullivan. Unigraph Products, P.O. Box 24287, Seattle, WA 98124. 1975. $12.50. Secondary Level.

Personal Finance: You and Your Money. Six filmstrips and cassettes with money book: "The Money Game," "Life on a Budget," "Credit: Buy Now/Pay Later," "Taxes: Paying for America," "Insurance: Sharing the Risks," and "The Consumer and the Law." Butterick Publishing, P.O. Box 1945, Altoona, PA 16603. 1975. $195.00. Secondary Level.

Plain Facts About Mobile Homes. Single copies available free from Michigan State University Bulletin Office, P.O. Box 231, East Lansing, MI 48824.

Pink Pebbles. Board game for 6 players on how money began. Educational Ventures, Educational Manpower, Middletown, CT 1972. $9.95. Elementary Level.

The Price of Death: A Survey Method and Consumer Guide for Funerals, Cemeteries, and Grave Markers. Prepared by Seattle Regional Office, Federal Trade Commission. $1.05 from FTS, 2840 Federal Building, Seattle, WA 98174.

Profit: Or Whatever Happened to All that Bread? Color film, 13 minutes: total economic cycle of production is explained. Universal Education and Visual Arts, 100 Universal City Plaza, Universal City, CA 91608. 1975. $130.00. Secondary Level.

Protecting Consumer Interest. Book by Robert Katz. Ballinger Books, 17 Dunster St., Cambridge, MA 02138. 1976. $16.50.

Psychology and Consumer Affairs. Book by Milton L. Blum, Harper and Row Publishers, Inc., 10 E. 53rd St., New York, NY 10022. 1977. Teacher reference.

Put Your Money Where Your Goals Are. Color film, 25 minutes: planning long and short term goals for budget. National Consumer Finance Association, 601 Solar Bldg., 1000 16th St., N.W., Washington, DC 20036. Secondary to Adult Level. Available for loan, but not for purchase.

Quality of Life. Two filmstrips, cassettes and instructor's guide. Prentice Hall Media, Inc., 150 White Plains, Tarrytown, NY 10591. 1975. $53.00. Secondary Level.

Rating the Diets. Book by Theodore Berland and the editors of Consumer Guide. Consumer Guide, 3323 W. Main St., Skokie, IL 60076. 1974. $1.95. Teacher reference.

Reaching Your Financial Goals. Pamphlet. Money Management Institute, Household Finance Corp., Prudential Plaza, Chicago, IL 60601. 1971. Secondary Level.

Read the Label, Set a Better Table. Color film, 13 minutes: how to determine the nutritional value, proportion of ingredients, number of servings from the label. National AV Center, Sales Branch, Washington, DC 20409. $58.25. Intermediate and Secondary Level.

Safe Toy Environment. Filmstrip, cassette and script. Educational Relations, J.C. Penney Co., Inc., 1301 Avenue of the Americas, New York, NY 10019. 1975. $5.25. Secondary Level.

Saving and Investments. Learning Activity Package by Dennis Lupher. Unigraph Products, P.O. Box 24287, Seattle, Washington. 98124. 1976. $12.50. Secondary Level.

Saving and Investing. Four unit resource kit: "Making Your Money Grow," "Saving," "Investing," and "Your Financial Program." Changing Times Education Service, 1729 H St., N.W., Washington, DC 20006. 1973. $79.50. Secondary Level.

Securities. Color film, 19 minutes: aspects of investments and the activities of those involved is explained. Aetna Life and Casualty, 151 Farmington Ave., Hartford, CT 06115. $110.00. Intermediate to Adult Level.

Selecting a Mobile Home. "Plain Facts About Mobile Homes." Single copies available free from Michigan State University Bulletin Office, P.O. Box 231, East Lansing, MI 48824.

Shoplifting. Two filmstrips, cassettes and teaching guide. Prentice-Hall Media, Inc., 150 White Plains, Tarrytown, NY 10591. 1977. $53.00. Intermediate to Adult Level.

Shoplifting: A Consumer Concern. Teaching module by Mary Lou Speers. Michigan Consumer Education Center, 217A University Library, Eastern Michigan University, Ypsilanti, MI 48197. 1977. $1.75. Secondary Level.

Shopping for Health Care. Two filmstrips, cassettes and teaching guide. Guidance Associates, 757 Third Ave., New York, NY 10017. 1976. $48.50. Secondary Level.

Simulations in the Consumer Economics Classroom. Teaching module by Grace Kachaturoff. Michigan Consumer Education Center, 215 University Library, Eastern Michigan University, Ypsilanti, 48197. 1978. $2.00. Secondary Level.

Six Billion Dollar Sell. Color film, 15 minutes: animation used to illustrate techniques of TV commercials. Consumer Reports Films, Box XT-23, Mt. Vernon, NY 10550. $220.00. Elementary and Intermediate Level.

Small is Beautiful. Book by E.F. Schumacher. Harper and Row Publishers, Inc., 10 E. 53rd St., New York, NY 10022. 1973. $2.95. Teacher reference.

Steering Clear of Lemons. Color film, 16 minutes: audio-visual edition of Consumer Reports Magazine. Consumers Union Education Films, Box XA-50, 256 Washington St., Mt. Vernon, NY 10550. 1975. $200.00. Secondary to Adult Level.

Social Security Information for Young Families. Contact local social security office for free copies of "Social Security Information for Young Families" as well as other information on social security.

Student Financial Aid Educational Guidelines. Contact Student Financial Assistance Services Section of the Michigan Department of Education for free copies of this document.

Supermarket Trap. Book by Jennifer Cross. Berkley Publishing Co., 200 Madison Ave., New York, NY 10016. 1970. $1.25. Teacher reference.

Take Care of Yourself: Guide to Medical Care. Book by Donald Vickery and James Fries. Addison Wesley Publishers, Inc., Jacob Way, Reading, MA 01867. 1976. $9.95.

Taxes, Taxes, Taxes: Who Pays the Bill? Two filmstrips, cassettes and teacher's guide. Educational Manpower, Inc., P.O. Box 4272-C, Madison, WI 53711. 1973. $391.00. Secondary Level.

TANSTAAFL: Economic Strategy for Environmental Crisis. Book by Edwin G. Dolan. Holt, Rinehart and Winston, Inc., 625 N. Michigan Avenue, Chicago, IL 60611. 1971. Teacher reference.

Teaching Taxes Program. From IRS Teaching Taxes Coordinator, 1231 W. Lafayette Street, Detroit, MI 48231. Free Kit includes sample forms, wall charts, and teacher's guide. Explains reasons and history of income taxation as well as how to actually fill out the forms. Usually available in early January but best to inquire before then.

Toward a Quality of Living. Two filmstrips, cassettes and modules: Teaching Unit in "Family and Economics," "Family and Ecosystem" and "Family and Quality of Living." J.C. Penney Co., 1301 Avenue of the Americas, New York, NY 10019. 1976. $19.00. Secondary Level.

Trade Offs. Color film, 30 minutes: alternative costs both to individuals and businesses. Whirlpool Corp., Benton Harbor, MI 49805. 1975. Secondary Level.

Trade Offs. Fifteen 20 minute color television/film programs in Economic Education for children nine to thirteen years old. Joint Council on Economic Education, 1212 Avenue of the Americas, New York, NY 10036. Also, Michigan State Library Services, 735 E. Michigan Avenue, P.O. Box 30007, Lansing, MI 48909.

Typical Gyps and Frauds. Two filmstrips and cassettes. Changing Times Education Service, 1729 H St., N.W., Washington, DC 20006. 1973. $47.50. Secondary Level.

Understanding How the Economic System Works. Gerhard Rostvold. Economic Education Association, Claremont, CA 91711. 1976.

Understanding Insurance. Filmstrip. Introduction to the concept of insurance. Associated Educational Materials, Glenwood and Hillsborough, Raleigh, NC $6.00.

Unemployment. Filmstrip and cassette. Guidance Associates, 757 Third Avenue, New York, NY 10017. 1975. $26.00. Secondary Level.

U.S. Economy: The Challenge of Change. Filmstrip, cassette and discussion guide. Current affairs, 24 Danbury Road, Wilton, CT 06897. 1975. $22.00.

Values Clarification: A Handbook of Practical Strategies for Teachers and Students. Book by Sidney Simon, Leland How and Howard Kirschenbaum. Hart Publishing Co., New York, NY 1972. $3.95.

Warranties: There Ought to Be a Law. Pamphlet from the Federal Trade Commission. Chicago Regional Office, Suite 1437, 55 E. Monroe St., Chicago, IL 60603. Free.

What is Economics? Two filmstrips, cassettes and teaching guide: "Solving the Economic Problem," and "Economic Values." Guidance Associates 757 Third Ave., New York, NY 10017. 1975. $48.50. Secondary Level.

What to Do When You Can't Pay Your Bills. Pamphlet. Michigan Consumers Council, 414 Hollister Building, Lansing, MI 48933. 1976. Free.

What Truth in Lending Means to You. Pamphlet. Free in quantity from Board of Governors, Federal Reserve System, Washington, DC 20551.

Wheels and Deals: Buying Cars and Motorcycles. Filmstrip, cassettes and teacher's guide. Current Affairs, 24 Danbury Rd., Wilton, CT 06897. 1973. $30.00. Secondary Level.

Why do You Buy? Color film, 9 1/2 minutes: motivation for buying habits. Journal Films, Inc., 909 W. Diversey Parkway, Chicago, IL 60614. 1971. $125.00. Intermediate to Adult Level.

You and Your Will. Book by Paul Ashley. McGraw-Hill Book Co., Manchester Road, Manchester, MO 63011. 1978. Teacher reference. $11.50.

Your Credit is Good. Film. Color, 15 minutes. Discusses credit, its cost, its availability and the nature of the credit contract by way of two examples. Journal Films, Inc., 909 W. Diversey Parkway, Chicago, IL 60614. 1972. $175.00.

Your Federal Income Tax: Publication 17. Book. Department of the Treasury, Internal Revenue Service, U.S. Government Printing Office, Public Documents Department, Washington, DC 20402. Revised each year. Single copy free.

Your Housing Dollar. Pamphlet. Money Management Institute, Household Finance Corp., Prudential Plaza, Chicago, IL 60601. 1971.

SOURCES OF ADDITIONAL INFORMATION

Resource Centers:

Michigan Consumer Education Center
217A University Library
Eastern Michigan University
Ypsilanti, MI 48197
Phone: 313/487-2292

Olivet College Center for Economic Education
Mott Academic Center
Olivet, MI 49076
Phone: 616/749-7626

Association of Michigan Economic Education Centers
109 Olds Hall
Michigan State University
East Lansing, MI 48824
Phone: 517/355-0252

Joint Council on Economic Education
1212 Avenue of The Americas
New York, NY 10036
Phone: 212/582-5150

These resource centers contain an extensive collection of films, media kits, filmstrips, records, cassettes, textbooks, curriculum guides, course and unit outlines, and free and inexpensive materials for classroom use. Resource catalogs, topic and age level bibliographies and loan policies are available from each center.

Libraries:

Michigan Department of Education
State Library Services
Information Dissemination Service Center
P.O. Box 30007
Lansing, MI 48909
Phone: 517/374-9637
517/374-9633

The Information Dissemination Service Center (IDSC) has access to a number of information sources, including nationally based files such as ERIC, NTIS and others. Information can be obtained for you from these files by IDSC staff who use a terminal connected via telephone lines to an out-of-state computer. Michigan Education Resources (MER), concern information about Michigan people, programs and documents.

Information on and location of local community resources, state and local public agencies, association, and/or organizations that act as resources for consumer economics education may be found in the local library.

Bibliographies:

These are excellent sources for annotated bibliography of resources for consumer economic education.

1. Consumer Education Resource Material Kit by Stewart Lee, $4.95. Stewart Lee, Geneva College, Beaver Falls, PA 14010.
2. Reference Guide for Consumers by Nina Bowker, $14.95 plus $.75 postage. R.R. Bowker Company, P.O. Box 1385, Ann Arbor, MI 48106.

Media Centers:

Each of the 22 Regional Education Media Centers (REMC) in Michigan maintain a basic loan collection of consumer and economic education resource materials. For listing of topic and age level materials available at the local centers, contact one of the following:

REMC 1	Copper County ISD 302 Front Street Hancock, MI 49930	906/482-4250
REMC 2	Traverse Bay ISD 2325 S. Garfield Traverse City, MI 49684	616/946-9260
REMC 3	Top of Michigan IMC 6065 Learning Lane Indian River, MI 49749	616/238-9394
REMC 4	Muskegon ISD 630 Harvey Street Muskegon, MI 49442	616/777-2637
REMC 5	Clare ISD 408 4th Street Clare, MI 48617	517/386-9927
REMC 6	Bay-Arenac ISD 4228 2 Mile Road Bay City, MI 48706	517/686-4410
REMC 7	Ottawa ISD 21 North 4th Street Grand Haven, MI 49417	616/842-7640
REMC 8	Kent ISD 2650 E. Beltline S.E. Grand Rapids, MI 49507	616/949-7270

REMC 9	Saginaw IMC 6235 Gratiot Road Saginaw, MI 48603	517/793-3760
REMC 10	Tuscola ISD 6410 Main Street Cass City, MI 48726	517/673-2144
REMC 11	Berrien ISD 711 St. Joseph Avenue Berrien Springs, MI 49103	616/471-7725
REMC 12	Regional Enrichment Center 1819 E. Milham Kalamazoo, MI 49002	616/381-4620
REMC 13	Ingham ISD 2630 W. Howell Road Mason, MI 48854	517/676-1051
REMC 14	Genesee IMC 2413 W. Maple Avenue Flint, MI 48507	313/767-4310
REMC 15	Jackson IMC 2301 E. Michigan Avenue Jackson, MI 49202	517/787-4833
REMC 16	Washtenaw ISD P.O. Box 1406 Ann Arbor, MI 48106	313/769-6522
REMC 17	Oakland Schools REMC 2100 Pontiac Lake Road Pontiac, MI 48054	313/858-2121
REMC 18	Macomb ISD 44001 Garfield Mt. Clemens, MI 48043	313/465-2101
REMC 19	Lenawee ISD 4107 N. Adrian Hwy. Adrian, MI 49221	313/265-2119
REMC 20	Wayne ISD 33030 Van Born Road Wayne, MI 48184	313/722-8010
REMC 21	Marquette-Alger ISD 427 W. College Avenue Marquette, MI 49855	906/226-3556
REMC 22	Eastern U.P. ISD 315 Armory Place Box 883 Sault Ste. Marie, MI 49783	906/478-4461

REGIONAL SUPPLEMENTAL CENTERS

Regional Supplemental centers provide local district educators with information about unique and innovative educational programs that have been validated as successful in the state and throughout the country. The Instruction Department of each center provides the personal contact and support that local district educators need to begin implementing a new program in their school.

An example of such a program is Economics and the Consumer, an ESEA Title IV-C Project. The project is designed to teach students in grades 10-12 basic and consumer economics. The program is a one-semester course and can be taught on an interdisciplinary basis or in social studies, home economics, or business education at the high school level. For details contact: Project Director, Flint Community Schools, 923 E. Kearsley Street, Flint, Michigan 48502.

Bay-Arenac ISD
Region 6
4228 2 Mile Road
Bay City, Michigan 48706 (517) 686-4410

Cheboygan-Otsego-Presque Isle ISD
Region 3
6065 Learning Lane
Indian River, Michigan 49749 (616) 238-9394

Kalamazoo Valley ISD
Region 12
1819 E. Milham Road
Kalamazoo, Michigan 49002 (616) 381-4620

Kent ISD
Region 8
2650 E. Beltline, S.E.
Grand Rapids, Michigan (616) 949-7270

Macomb ISD
Region 18
44001 Garfield
Mt. Clemens, Michigan (313) 286-8800

Marquette-Alger ISD
Regions 1, 21 and 22
427 W. College Avenue
Marquette, Michigan 49855 (906) 228-9400

Oakland Schools
Region 17
2100 Pontiac Lake Road
Pontiac, Michigan 48054 (313) 858-1940

Ottawa ISD
Region 7
101 W. 48th Street
Holland, Michigan 48423 (616) 392-2305

Saginaw ISD
Regions 5, 9 and 14
6235 Gratiot Road
Saginaw, Michigan 48603 (517) 799-4733

Wayne County ISD
Region 20
33500 Van Born Road
Wayne, Michigan 48184 (313) 326-9300

GUIDING PRINCIPLES FOR CONSUMER ECONOMICS EDUCATION IN SCHOOLS

1. Consumer economics education goals and performance objectives as developed by the Michigan State Department of Education will serve as guidelines for the implementation of consumer economics education by each school system in light of their unique needs, interests, problems, capabilities, and resources. Although basic principles of consumer economics education are the same in all socio-economic situations, instructional strategies should be developed to use community resources to meet local curricular needs.
2. Consumer economics education should be interdisciplinary. The success of consumer economics education depends upon the success with which it can be integrated into various disciplines. If it is to be representative of the breadth and scope of real life conditions, consumer economics education must include the social, political, cultural, and economic influences on these conditions. Consumer economics education, then, should be integrated into, and correlated with, the existing school curriculum in all subject matter areas. The culmination of an interdisciplinary approach could be in a course in consumer economics education which is offered in grades 10, 11, and 12. Consideration should be given to the fact that many students will not complete the normal three or four year program. Hence, the need to provide them with an opportunity to benefit from such a course.
3. A broad-based Consumer Economics Education Advisory Committee should be established. Responsibility for developing, implementing, and evaluating consumer economics education should reflect involvement from the total community. School-wide and/or system-wide planning of consumer economics education should involve parents, students, civic, professional, and business people as well as teachers, administrators, and teacher educators.
4. Consumer economics education should span the elementary through adult curriculum. All grade levels have a direct responsibility to integrate consumer economics education concepts into their programs. Consumer

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Shaded area of the map represents the area served by the Regional Supplemental Centers.

economics education in a school should be designed to coordinate efforts in each grade, which requires cooperative planning among all levels of education including elementary, secondary, and adult.

5. Consumer economics education should be adapted to individual student differences, interests, and needs. The ultimate objective of consumer economics education is to aid the learner to become functionally literate and efficient in the economy. Consumer economics education should provide opportunities for students to be involved as contributing participants. Students who participate and are involved in the local community will identify consumer economics needs and issues, investigate problems, and work with community members in seeking solutions to consumer problems. Students must be provided with opportunities to assess their own values in relation to the values held by others for making consumer decisions. Therefore, the students will be stimulated to develop incentives and tools for coping effectively with life roles.

6. Consumer economics education should use community resources. Community learning experiences can take place both within and outside the classroom. Consumer economics education is not a new concept; however, there is new emphasis on increasing awareness, sensitivity, and understanding through interaction with the community. The total community provides a wealth of resources for learning.

7. Students should acquire skills which enable them to apply economic principles in making sound consumer economic decisions. All aspects of one's self and the society in which one lives should play an important part in developing these decision-making skills.

8. Staff in-service training should be emphasized in consumer economics education both prior to, and during, implementation. A comprehensive

in-service training program will help the staff increase their awareness, understanding, interest, and skills to the degree possible in consumer economic education.

9. Evaluation should be a continuous and integral part of consumer economics education. In order to be successful, there must be a continuous evaluation of: student needs and learning; staff interests, skills and effectiveness; administrative concerns and policies; and local resources. As often as possible, these components should be evaluated, formatively and summatively, in order to assess and improve consumer economics education.

A SUGGESTED PROCEDURE FOR IMPLEMENTING CONSUMER ECONOMICS EDUCATION

The following steps seem appropriate for developing and strengthening elementary through adult consumer economics education in a local school district.

1. Establish a broad based Consumer Economics Education Advisory Committee with representation from:

   A. Teachers
   B. Administrators
   C. Parents
   D. School Board Members
   E. Students
   F. Business and Industry
   G. Civic Organizations
   H. Labor Unions
   I. Local Government
   J. Consumer Groups

2. Adopt a written philosophy of consumer economics education consistent with the educational philosophy of the local school district.
3. Assign a qualified staff member as coordinator of consumer economics education in the local school district. The coordinator:

   A. Must be familiar with consumer economics education philosophies, strategies and resources.
   B. May be part of the school system, or may be provided through the intermediate school district or other educational agency.
   C. Should be given adequate released time to effectively coordinate consumer economics education.
   D. Will be responsible for planning, implementing and evaluating consumer economics education.
   E. Will be responsible for facilitating all necessary in-service.
   F. Will assist in identifying and strengthening consumer economics education resource materials.
   G. Will identify and/or develop instruments to evaluate the effectiveness of consumer economics education.

H. Will promote the need for consumer economics education among students, teachers, counselors, administrators and community.

4. Assess the current status of consumer economics education in the district in terms of student needs, curriculum, staff competencies, facilities, and materials.
5. Identify goals which are consistent with the educational philosophy of the local school district.
6. Identify performance objectives for elementary through adult consumer economics education consistent with the goals.
7. Analyze which objectives are currently being met by grade level and discipline. Eliminate unnecessary duplication.
8. Determine which objectives are not currently a part of the curriculum. Decide which department and/or grade level will be responsible for integrating each objective. All or a combination of the following may be used:
    A. Provide separate courses in consumer economics. Such courses may be semester, full year, or mini-courses.
    B. Integrate consumer economics objectives into existing courses and units in various disciplines.
    C. Use a multidisciplinary approach such as team teaching and concurrent scheduling of related classes.
    D. Develop school activities and learning opportunities such as assembly programs, independent research and work study projects, and extracurricular school sponsored activities.
    E. Incorporate community resources into consumer economics education.

CONSUMER ECONOMIC EDUCATION GUIDELINES

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General Education Services

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MICHIGAN STATE BOARD OF EDUCATION

STATEMENT OF ASSURANCE OF COMPLIANCE WITH FEDERAL LAW

The Michigan State Board of Education hereby agrees that it will comply with Federal laws prohibiting discrimination and with all requirements imposed by or pursuant to regulations of the U.S. Department of Health, Education and Welfare. Therefore, it shall be the policy of the Michigan State Board of Education that no person on the basis of race, color, religion, national origin or ancestry, age, sex, or marital status shall be discriminated against, excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination under any federally funded program or activity for which the Michigan State Board of Education is responsible or for which it receives federal financial assistance from the Department of Health, Education and Welfare. This policy of non-discrimination shall also apply to otherwise qualified handicapped individuals.